

Self Help Africa (UK)
(A company limited by guarantee)

**Report and Financial Statements
for the financial year ended
31 December 2025**

COMPANY NUMBER: 02226352
CHARITY NUMBER: 298830

SELF HELP AFRICA (UK)

**REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

CONTENTS	PAGES
LEGAL AND ADMINISTRATIVE INFORMATION	2
REPORT OF THE TRUSTEES	3 – 21
TRUSTEES' RESPONSIBILITIES STATEMENT	22
INDEPENDENT AUDITOR'S REPORT	23 – 26
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES	27
CONSOLIDATED BALANCE SHEET	28
CONSOLIDATED STATEMENT OF CASH FLOWS	29
NOTES TO THE FINANCIAL STATEMENTS	30 – 45

SELF HELP AFRICA (UK)

REPORT AND FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES	Catherine Fitzgibbon (Chair) (Resigned 9/3/2026) Dervla Owens Mary Robinson (Chair) Geoff Meagher
CHIEF EXECUTIVE OFFICER	Feargal O'Connell (resigned 25 July 2025) Eoin Wrenn (acting CEO from 25 July 2025-23 October 2025) Martha Hourican (acting CEO 24 October 2025-4 January 2026) Niamh De Loughry (Substantive CEO appointed 5 January 2026)
SECRETARY	Augustine Emmanuel Akpan
REGISTERED OFFICE	Suite 1 Old Grammar School House School Gardens Shrewsbury Shropshire SY1 2AJ United Kingdom
COMPANY NUMBER	02226352
CHARITY NUMBER	298830
AUDITORS	RBK Audit UK Limited RBK House Irishtown Athlone Co. Westmeath N37 XP52 Ireland
BANKERS	Barclays Bank Plc Business Banking P.O Box 89 Shrewsbury Shropshire SY1 2WQ United Kingdom
SOLICITORS	Withers LLP 16 Old Bailey London EC4M 7EG United Kingdom

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (Incorporating a Strategic Report and Director's Report)

The Trustees present their strategic report and the audited financial statements for the year ending 31 December 2025. The legal and administrative information set out on page 2 form part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, and the Statement of Recommended Practice—Accounting and Reporting by Charities (SORP 2019).

ABOUT SELF HELP AFRICA

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 to respond to the 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 the UK based charity, United Purpose. All entities operate under the umbrella of the Gorta Group which trades as Self Help Africa.

ABOUT SELF HELP AFRICA (UK)

Based in Shrewsbury, Self Help Africa (UK) is the UK arm of Self Help Africa's operations and it works to amplify Self Help Africa's impact by developing partnerships with local and global organisations, donor agencies, academic and research institutions, governments and individuals in the UK. Self Help Africa (UK) also raises awareness about Self Help Africa's community-led, market-based approaches to inform and influence the policy and practice of others.

For more details see www.selfhelpafrica.org/uk

VISION, MISSION AND VALUES

This mission of Self Help Africa (UK) is 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 is for 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.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

OUR WORK IN 2025 - STRATEGIC REPORT

To achieve its mission and fulfil its charitable purpose, Self Help Africa (UK) supports the international programmes of Self Help Africa.

In 2025, Self Help Africa worked in 12 countries and implemented 87 projects.

Zambia	Mozambique	Ethiopia
Uganda	Malawi	The Gambia
Senegal	Kenya	Brazil
Nigeria	Bangladesh	Burkina Faso

In 2023, the Board of Self Help Africa (UK) adopted the global 5 year strategy of Self Help Africa, and its four key objectives. Outlined below is our progress, in 2025, 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.***

Strategic Objective 1: Progress in 2025

In 2025, Self Help Africa delivered 58 projects under Strategic Objective 1. Of those, 28 projects across 11 countries focused on agriculture; 20 projects across four countries focused on water, sanitation and hygiene (WASH); 8 projects across five countries focused on natural resource management; and 2 projects in two countries focused on nutrition. Key achievements in each of these thematic areas are outlined below.

a. Sustainable landscapes and natural resource management

The Gambia: In 2025, an Irish Aid-funded project advanced sustainable landscape management through mangrove restoration, promotion of energy-efficient cookstoves, and the planting of fast-growing fruit and fuelwood trees in schools and communities. Approximately 46 hectares of degraded mangrove areas were identified and restored, contributing to early signs of biodiversity recovery and improved ecosystem health. Energy-saving cookstoves and briquette production initiatives reduced pressure on mangrove resources by lowering firewood consumption among oyster processors. These interventions benefited from strong community participation and the use of locally adapted mangrove propagules. Overall, the activities strengthened community awareness and stewardship of natural resources while supporting more sustainable livelihood practices.

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 1: Progress in 2025 (continued)

Uganda: With funding from the Community Foundation Ireland, Self Help Africa delivered the Growing Resilience and Eco-Enterprises (GREEN) project around Lake Bunyonyi sub-catchment. The project established six village natural resource management committees, engaging 1,107 households and 40 farmer groups, with 101 members elected based on integrity, gender balance and community commitment. Committees developed and implemented resource management plans, identifying 16 high-risk sites and driving conservation actions, including 968 water trenches and 56 check dams, restoring 218 acres of land. Governance and bylaw enforcement improved, alongside adoption of sustainable practices. Additionally, 566 farmers received agroforestry training and seedlings, restoring 135.7 hectares. Farmer field schools promoted integrated land management, enhancing soil fertility, productivity and food security while strengthening community stewardship of fragile ecosystems in the Lake Bunyonyi catchment.

b. Agriculture, Climate Adaptation

Ethiopia: In partnership with the World Food Programme, the Development Livelihoods for Desert Locust Affected Smallholders project strengthened the capacity of 376 trainers (including 71 women). These trainers cascaded knowledge about regenerative agriculture, soil moisture conservation and integrated pest management to 3,120 farmers, including 1,455 women. These farmers then proceeded to conduct demonstrations that reached a further 7,091 farmers, including 3,395 women. The project also distributed improved wheat, teff and sorghum seeds – varieties specifically selected for high yield and resistance to regional pests. This reached 3,304 households and brought 1,048 hectares under improved cultivation. Seeds were provided through an innovative revolving credit scheme. This model ensures kebele-level cooperatives maintain a seed bank for the 2026 season, fostering a self-sustaining local input market.

Senegal: Self Help Africa implemented the Waitrose Foundation Worker Voice activities across supplier farms in The Gambia and Senegal, delivering community infrastructure, safety improvements, and agricultural training in 2025. Education facilities were expanded through new classrooms and an administration block, improving learning conditions for more than 300 students from farming communities. Worker safety was enhanced through the installation of 50 solar lamps along key access roads. In addition, 60 apprentices were trained in climate-smart agriculture using local languages, who then cascaded knowledge to their communities, reaching 3,667 people. These combined efforts strengthened community wellbeing, improved local infrastructure, and promoted sustainable agricultural practices across farm-linked communities.

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 1: Progress in 2025 (continued)

c. Livelihoods (farm-based)

Burkina Faso: In 2025, the Austrian Development Agency-funded Cashew project advanced livelihoods by strengthening the cashew value chain and supporting producers with practical skills and productive assets. The project supported the development and sustainable management of 128 hectares of cashew orchards, helping participating households to build a more reliable, market-oriented income base. To boost on-farm performance and value chain services, Self Help Africa also provided 270 kits to support bio-based agricultural practices, nursery establishment and grafting, strengthening local capacity to improve cashew productivity and orchard management. The project trained 30 women in commercial negotiation and supported seven farmers' organisations in Sindou, Péni, Toussiana and Karangasso Sambla to formalise as cooperatives, improving their ability to engage buyers, organise collectively and access services.

d. Nutrition

Malawi: Self Help Africa's European Union-funded FOCUS biofortification project strengthened nutrition outcomes in Malawi by expanding access to biofortified crops and reinforcing delivery systems for nutrient-dense foods. The project established 40 biofortified crop demonstration plots featuring provitamin A maize, high-iron beans, orange-fleshed sweet potato and intercropping systems, achieving approximately 95 per cent germination rates. It also distributed 600 sweet potato vine bundles, 828 kg of vitamin A maize seed, and 740 kg of high-iron bean seeds to schools, community-based childcare centres, demonstration sites and selected farmers, increasing availability of micronutrient-rich foods for vulnerable households. In addition, assessments engaged 90 agro-dealers (63 male-owned, 15 female-owned, 12 company-owned), with 40 high-performing agro-dealers selected for targeted engagement to strengthen the supply and promotion of biofortified inputs.

Ethiopia: The Build a Regenerative, Inclusive, and Sustainable Food System for Transforming Rural Livelihoods in Ethiopia project strengthened household nutrition through targeted dietary diversity training, cooking demonstrations, and the promotion of nutrient-dense crops and livestock products. In total, 355 households (193 of which were female-headed) gained practical skills in balanced meal preparation using locally available foods, while 177 farmers participated in hands-on cooking demonstrations. Complementary interventions, including the distribution of orange-fleshed sweet potato to vulnerable households and poultry support to 300 women, improved access to vitamin A-rich foods and eggs, contributing to enhanced dietary diversity. Monitoring data indicated that 51 per cent of households achieved 'acceptable+' food consumption scores and 72 per cent adopted better hygiene and nutrition practices, demonstrating positive behaviour change and improved nutrition outcomes.

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 1: Progress in 2025 (continued)

e. Water, Sanitation and Hygiene and access to safe drinking water

Malawi: Through its Charity: Water- and FCDO-funded projects in Malawi, Self Help Africa is strengthening a network of local area mechanics and investing in remote monitoring of water infrastructure. This improved the management of operations and maintenance by district water offices and supported verification requirements for carbon credit sales. The payment of performance-based bonuses to mechanics from the carbon revenues resulted in at least 95 per cent water point functionality, less than 48-hour repair response times and the consistent reporting of faults. The private sector continued to play a significant role in Self Help Africa's systems strengthening model, providing equipment, spares and maintenance. Almost all the equipment and spares required by the water sector were imported into Malawi. The shortage of forex has affected the viability of businesses that are dependent on imports, challenging WASH supply chains previously developed by Self Help Africa.

Nigeria: Self Help Africa expanded its handpump preventative maintenance service contract model in Cross River and Kano states, while increasing support to piped water schemes. It also supported the Federal Government to establish a national technical working group on rural water sustainability, providing a platform for learning and the development of policies and guidelines.

***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.***

Strategic Objective 2: Progress in 2025

In 2025, Self Help Africa ran 35 projects with an enterprise, SME or finance access component. Of them, seven were primarily enterprise focused. This work supported the growth of inclusive, profitable and sustainable businesses that provided services and decent employment for communities. Key achievements in 2025 are outlined below.

a. Access to finance, rural finance

Malawi: The Self Help Africa-owned microfinance bank CUMO strengthened access to finance for farmers and village savings and loan groups by providing business, agricultural and equipment loans to 23 groups, following awareness sessions and credit assessments within 27 groups. In total, MK145,660,000 (approximately €72,830) was disbursed to 437 people (302 women, 135 men). The same group also received training to build their business and financial management skills, using an interactive approach focused on practical enterprise development and improved financial practices to support more sustainable businesses.

Zambia: The EU-funded, 5.5-year ENTERPRISE Zambia Challenge Fund (EZCF) project concluded in 2025. Over the course of the programme, 34 projects were contracted with 27 companies and €15.1 million was disbursed to companies. The companies contributed an additional €22.4 million.

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 2: Progress in 2025 (continued)

a. Access to finance, rural finance (continued)

These agri-enterprises supported more than 200,000 smallholder farmers, including 99,332 women, of whom more than 160,000 had contracts with companies (63,201 women and 97,248 men). The project ran for four agricultural seasons, during which companies created more than 3,113 jobs and purchased agricultural products with a value of more than €40 million from smallholder farmers. EZCF also significantly strengthened agribusiness capacity through targeted initiatives, enhancing skills in financial management, agricultural production, business development, regulatory compliance, sustainability practices, social and gender inclusion, technology adoption, procurement efficiency and grant writing.

b. SMEs, enterprise and access to markets

Brazil: With support from Electric Aid, Self Help Africa implemented a project in Paraíba, Brazil to address menstrual poverty by improving access to sanitary products, increasing income and strengthening knowledge of women's health and rights. The project reached 4,140 people, including 387 women and girls who received reusable sanitary pads and 1,385 who gained health and dignity awareness. Additionally, 65 women were supported through training, materials and funding to strengthen livelihoods. Participants reported greater income, improved health, and more confidence. The initiative also supported women-led enterprises to engage with government, creating opportunities for business growth and sustained access to menstrual products.

Uganda: The World Food Programme-funded Agriculture and Market Support project strengthened small- and medium-sized enterprises and smallholder market participation by improving links between farmers, input suppliers, financial institutions and private off-takers. In total, 1,055 farmers, including 665 women, accessed improved sesame seed under a cost-sharing model, enabling them to increase production for commercial markets. Complementary post-harvest training for 822 farmers improved product quality, storage and readiness for market, while village savings and loan association strengthening for 1,173 farmers enhanced working capital and investment capacity for enterprise growth. As a result, farmers reported improved access to both financial services (100 per cent) and quality agro-inputs (74 per cent), positioning smallholder producers and emerging rural enterprises to engage more effectively in structured markets and value chains.

Partner Africa: In 2025, Partner Africa maintained its commitment to responsible business practices across the continent, expanding its operational reach and securing ISO certification. During the year, Partner Africa conducted 908 social audits with 794 firms across 21 industries and 21 countries. Its responsible business advisory department also engaged in 24 projects across seven industries.

On 10th February 2026 an agreement was signed for the sale of the business and assets of Partner Africa to LRQA. Partner Africa will continue to operate as a distinct brand while becoming fully integrated within LRQA. Its expertise in ethical trade, social responsibility, and sustainable supply chains complements LRQA's wider service offering. The LRQA purchase agreement does not include the Partner Africa legal entity, which will be renamed Coulthard Continental.

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 2: Progress in 2025 (continued)

c. Green economy, green enterprises

In response to the accelerating climate crisis, Self Help Africa's commitment to fostering a green economy and green enterprises remained central to its mitigation strategy.

In 2025, Self Help Africa continued to help small enterprises invest in the green economy as an economic and environmental imperative that drives job creation and innovation.

Zambia: In 2025, the EU-funded GreenTech4CE project advanced Zambia's circular economy by contracting 20 enterprises across four calls, including 12 medium-sized enterprises, six business development service providers, and two financial service providers. The supported medium-sized businesses were implementing green and circular innovations, such as copper component recycling and reprocessing, producing eucalyptus poles encased in recycled plastic, microbial-based plastic bio-recycling and avocado waste processing. The six business development providers were mandated to on Board and provide technical assistance to more than 800 start-ups and micro-, small- and medium-sized enterprises in the green, circular, digital and artisanal mining sectors, strengthening enterprise capacity to adopt resource-efficient and low-carbon business models. Two financial service providers were contracted to develop tailored financial products addressing the specific needs of green and circular enterprises, including barriers related to collateral, tenor and capital investment structures.

The Gambia: In 2025, the EU-funded Scaling-up Organic Fertilisers Advancing Nutrition, Innovation and the Circular Economy (S-ORGANIC) project supported on-farm and commercial organic compost production. The project constructed six compost chambers for commercial compost production at demonstration sites in 2025. Through the re-establishment of the 'buy it local' movement, 180 members (30 per region) of Marketing Federation farmer groups developed marketing plans for organic soil amendment products. Two live radio programmes were conducted in local languages to promote sustainable consumption and strengthen demand for locally produced compost. Project site visits across all six regions reached 118 people (101 women and 17 men) and demonstrated an uptake of compost production and sales, while women in Kuwonkuba generated income through compost sales to schools, supporting nutritious school gardens. An exhibition of organic fertilisers was held to showcase circular economy innovations and climate-smart agricultural practices.

d. Carbon

Kenya: The Restoring Trees and Livelihoods project, funded by the Global Evergreening Alliance, trained 2,124 people on land ownership to secure user rights and support long-term tree planting. Agreements enabled women and young people to manage trees despite most land being owned by men, with land attestation letters introduced to reduce disputes before carbon payments. In 2025, 1,024 farmers mapped 263,207 trees across community groups in Baringo. Carbon credits will be shared between communities, investor GenZero, and the Alliance. The project strengthened land governance, reduced conflict risks, and supported sustainable livelihoods through climate finance mechanisms.

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

<i>Strategic objective 3: Crisis response and resilience</i>

Strategic Objective 3: Progress in 2025

In 2025, Self Help Africa delivered 13 projects across seven countries that comprised crisis response and resilience building activities.

a. Anticipatory action and disaster risk management

Zambia: The Irish Aid-funded PRESERVE-Kafue project strengthened anticipatory action by enhancing community early warning and preparedness systems. In collaboration with the provincial meteorological department, 50 village natural resource management committees were trained to provide weather updates to their communities and develop climate adaptation plans, which would be integrated into the district disaster management and mitigation unit's plans. Weekly weather updates were shared via SMS and WhatsApp and cascaded to 180 community groups, helping farmers make informed decisions on planting and risk management.

Bangladesh: Under the Strengthening Forecast-based Early Actions in Cyclone Prone Coastal Region in Bangladesh project, which is ECHO-funded, Self Help Africa strengthened the region's disaster preparedness. Twenty-two disaster management committees developed early warning systems, risk reduction plans, and community awareness initiatives aligned with government frameworks. More than 7,000 vulnerable households received anticipatory cash support before cyclones, reducing losses and protecting livelihoods. Shelter management committees ensured gender-responsive services during emergencies, while community organisations supported alert dissemination and volunteer mobilisation. Government departments integrated anticipatory action into planning. Overall, the project enhanced local capacity, improved early response systems, and strengthened long-term community resilience to climate-related disasters.

b. Resilience and crisis response

Zambia: The Drought Resilience to Overcome Poverty project distributed drought-tolerant crops to more than 1,400 households and established 36 demonstration plots to promote conservation agriculture and water-efficiency. Post-harvest management training reached more than 2,700 farmers through lead farmer cascading, reducing storage losses and improving household food security. In response to financial and climatic risks, 46 savings groups (830 members) received financial literacy training, with three groups successfully securing Constituency Development Fund grants to invest in irrigation, agro-dealing, and piggery businesses. Together, these measures improved household resilience to climate variability and economic shocks.

Burkina Faso: Self Help Africa responded to the humanitarian crisis in Burkina Faso with funding from Irish Aid and Enabel (Belgium development agency). Two projects – namely, the Strengthen the Resilience of Vulnerable Households Affected by Climate Change and the Security Crisis in Burkina Faso project and the Support the Creation of Sustainable Livelihoods through Training and Socio-professional Integration of Youth and Women, including IDPs, in the Centre-North Region project – are supporting internally displaced people.

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

In 2025, these projects provided training and start-up support to participants rebuilding livelihoods and seeking economic recovery.

Strategic Objective 3: Progress in 2025 (continued)

In total, 1,185 people participated in training, monitoring and equipment activities, with 324 people being IDPs. This reflected the programme's strong inclusion of displaced populations. The projects also reached 56 people living with disabilities, who received training on harvesting and processing of non-timber forest products, legumes and cereals, ensuring the most marginalised groups could benefit from these economic recovery initiatives.

Strategic objective 4: System strengthening and an enabling policy environment: Embed our approach in policy influencing, system strengthening, social accountability and the localisation agenda.

Strategic Objective 4: Progress in 2025

In 2025, Self Help Africa supported system strengthening and fostered an enabling policy environment across all country programmes.

a. Legal, policy and institutional engagement

Burkina Faso: In partnership with local authorities, Self Help Africa trained administrative authorities and technical services in the Koulou region on national biodiversity priorities. This included the conservation and sustainable use of biological resources, as well as Burkina Faso's National Strategy and Action Plan for Biological Diversity (2025-2030) and its contribution to the Kunming-Montreal Global Biodiversity Framework. The training also covered how to integrate biodiversity protection into local development policies, plans and programmes. Following the training, stakeholders expressed a willingness to systematically integrate biodiversity conservation into any local development policies and plans.

Kenya: As part of the Teagasc-led Kenya Dairy Production Systems project, the multi-institutional engagement led by Self Help Africa and the Kenya Agricultural and Livestock Research Organization directly addressed long-standing fragmentation in dairy data systems, aligning government agencies, research institutions and breeding bodies around common standards. The cooperative-led service delivery supported by the project was a viable institutional model, informing policy discourse on farmer aggregation, extension delivery and climate-resilient livestock development.

Nigeria: Through the FCDO-funded WASH Systems 4 Health programme, Self Help Africa strengthened policy, governance and accountability in Nigeria's WASH sector at national and subnational levels. Nationally, it supported the Clean Nigeria Campaign strategy, Compact 2.0, and the establishment of a rural water sustainability technical working group. WASH policies in Kano and Cross River States were updated to reflect sustainability, climate resilience and inclusive service delivery. The organisation also supported sanitation legislation, including an Open Defecation Prohibition Bill. These efforts enhanced regulatory frameworks, institutional coordination, and sector financing – positioning both states to improve service delivery, enforce standards and progress toward universal access to sustainable WASH services.

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 4: Progress in 2025 (continued)

b. Social accountability

Mozambique: Across social accountability initiatives in Niassa Province, two projects – the UN Capital Development Fund sponsored Boosting Equitable Development through Citizens Participation and Social Accountability in Niassa and the GOTAS project, funded by the Swiss Agency for Development and Cooperation – worked to strengthen citizen participation and transparency in local governance.

Under the UN Capital Development Fund project, four public hearings were held in Lichinga and Lago districts, as well as in the municipalities of Mandimba and Lichinga, engaging 390 citizens (244 men and 146 women). The project also supported the sharing of information on local issues with government institutions to help inform and improve municipal administrative policies and procedures, reaching 360 people. Complementing this work, the GOTAS project supported district development observatories to share information with communities about district development plans and community WASH plans, enabling communities to actively participate in water and sanitation decision-making processes and contribute to national-level dialogue and policy influence. A supervisory committee meeting was also held to support the oversight and accountability of project implementation.

Malawi: The Irish Aid-funded Sustainable Production, Economic Growth, Accountability and Resilience project in Malawi systematically strengthened citizens' capacity to engage with duty bearers and demand improved service delivery through structured social accountability tools. Building on this progress, in 2025, 35 citizen forum members from Chongoni, Diamphwi and Nkundi were trained in public expenditure tracking, community scorecards, and social audits. These tools enhanced community capacity to track public resource allocation, monitor project implementation and hold service providers accountable for performance and transparency. Additionally, assessments on clean cookstove profitability informed advocacy efforts with the National Cook Stove Steering Committee to revise recommended prices and support healthier margins for fledgling businesses. These were complemented by interface meetings between citizens and duty bearers, which discussed poor leadership in livestock groups and the mismanagement of grain banks. Concrete improvements followed. Makankhula Grain Bank recovered MK1,500,000 (approximately €735) of the MK2,550,000 (approximately €1,250) loaned out, Chiothera community successfully facilitated the passing on of three goats, and grain bank structures were strengthened and revitalized.

c. Community-led programming, partnerships and capacity building

In 2025, Self Help Africa transformed its partnerships processes in line with its localisation commitments and the principles outlined in its Community-led Programming Position Paper. This has included an overhaul of the organisation's partnership guide and all associated components – including partner mapping, risk assessments, due diligence and capacity strengthening – to enable more accessible and inclusive evidence generation, co-creation and collaboration. It has also significantly streamlined the partnership development process to reduce administrative duplication and enabled long-term, agenda-based partnerships with civil society as well as local government, community organisations and private sector entities.

OUR WORK IN 2025 - STRATEGIC REPORT (continued)

Strategic Objective 4: Progress in 2025 (continued)

c. Community-led programming, partnerships and capacity building (continued)

Burkina Faso: The project to sustainably improve the performance of small farms in the cashew sector of the Hauts-Bassins region of Burkina Faso was officially launched in 2025 with key stakeholders in the cashew sector and served as a showcase for Self Help Africa's strategic positioning and partnership strengthening. The organisation contributed to the functioning of several consultation frameworks in the Koulé region, including meetings of the WASH Cluster, the Regional Task Force, the Koulé Regional Committee for the Coordination of Agricultural Sector Policies, and the General Assembly of the Regional Food Security Council.

Nigeria: In the Rural Women's Empowerment project, rural women shaped value-chain selection, enterprise models and implementation strategies, strengthening local leadership, confidence and collective agency. Similarly, the Fragile SAN project worked through trusted traditional institutions and internally displaced artisans, embedding ownership while applying conflict-sensitive approaches that prioritised dignity, safety and sustainability in fragile contexts. In addition, structured partnerships under the Youth in Work project expanded access to markets, finance, innovation challenges and post-harvest technologies for young people across Kano State.

LOCALISATION

In 2025, Self Help Africa continued to integrate locally-led development into all phases of its programming. The Self Help Africa Localisation Policy was published in early 2025. The organisation then expanded its on-granting to local partners and enacted reviews of its programme management process, partnerships approach and accountability mechanisms to ensure they supported its localisation commitments.

Locally-led implementation

Self Help Africa remained committed to increasing project delivery by local partners. By strengthening their systems and accountability, the organisation sought to ensure development support was led by those closest to the challenges. To support this, in 2025, Self Help Africa provided €9.1m in funding to local partners.

Agenda-based partnerships

To better enable long-term and objective driven partnerships, Self Help Africa developed, tested and rolled out a new partnership guide in 2025. This stakeholder driven tool included new resources for partner mapping and classification, which broadened the scope of partnership to better accommodate private sector entities and support long-term development of savings groups, cooperatives, and other enterprise-focused structures across individual projects. It also introduced a new approach to capacity strengthening centred on complementarity, long-term growth and independence for SHA's diverse partners.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

LOCALISATION (continued)

Grassroots accountability

In 2025, Self Help Africa introduced a new community feedback response mechanism, significantly broadening the accessibility of feedback structures for communities Self Help Africa works with. The mechanism creates

rigorous documentation and accountability frameworks that seek to improve programme quality and encourage co-creation. The mechanism is part of the organisation's system strengthening approach, enabling local structures to own feedback processes and reinforce the organisation's accountability.

Enabling systems

Self Help Africa's programme management guide was revised in 2025, informed by an organisation-wide consultation process on localisation objectives and country-specific value propositions. The guide was designed to systematically achieve Self Help Africa's localisation commitments and encourage the organisation to remain agile, adaptive and efficient in a rapidly changing sector.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal Structure

Self Help Africa (UK) is a charitable company limited by guarantee, with company registration number 02226352 and charity number 298830. It was incorporated on 2 March 1988 and established under a memorandum and articles of association.

Self Help Africa (UK) is a wholly owned subsidiary of the Gorta Group (t/a Self Help Africa), charity number: 20008895 and registered address: 4th floor, Joyce's Court, 38 Talbot Street, Dublin 1, Ireland, DO1 C861.

Governance

Self Help Africa (UK) is governed by a Board of Trustees, who are responsible for setting the strategy of the organisation and its governance.

Trustees are appointed for a three-year term on a rotating basis and can serve for a maximum of nine years. During 2025, four Trustee meetings were held.

A conflict of interest policy is in place that requires Trustees to disclose and manage actual or potential conflicts of interests and/or or relationships that may give rise to a perception of a conflict of interest.

Self Help Africa (UK) is part of the wider Self Help Africa global organisation. The activities of Self Help Africa (UK) are carried out in association with Self Help Africa. The Trustees delegate the day to day running of the charity to a management team who manage the activities of Self Help Africa (UK) in conjunction with the overall group. The Trustees of Self Help Africa (UK) subscribe and contribute to the group strategic plan.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Governance (continued)

The strategic plan for the overall group is approved both by the Group Board and by the Self Help Africa (UK) Board of Trustees.

New Trustees are appointed by ordinary resolution of its sole member, Self Help Africa, in accordance with the Memorandum and Articles of Association. Training is given to new Trustees in relation to their role and responsibility as a Director and in relation to the strategy and objectives of Self Help Africa (UK) and the broader group.

The group Audit, Finance and Risk Committee reviews internal financial controls, treasury and risk management processes of all of the organisations within the Self Help Africa group. It meets on a regular basis to monitor and review the financial performance of the group, internal and external audit findings, management information systems and internal control systems. It provides independent oversight of the annual budgets, management and statutory accounts and makes recommendations to the Group Board and to the Trustees of the group companies where relevant.

Remuneration of key management personnel is delegated to the People and Culture Committee of Self Help Africa.

Self Help Africa (UK)'s books of account are located at the organisation's premises Suite 1, Old Grammar School House, School Gardens, Shrewsbury, Shropshire, SY1 2AJ, England.

Staff and Volunteers

The organisation acknowledges with gratitude the work of its staff and that of its volunteers in 2025. The major achievements during the year are due to the dedication and belief of all of these people. Self Help Africa (UK) is an equal opportunities employer. The aim of its equal opportunities policy is to ensure that all people receive equality of opportunity regardless of gender, race, religion, disability, nationality, marital/family status or sexual orientation.

Fundraising declarations

Self Help Africa (UK) complies with the regulatory standards for fundraising in the UK, including guidance published by the Charity Commission. We are registered with the Fundraising Regulator and are committed to the Fundraising Promise, compliance with the Fundraising Preference Service and adherence to the Fundraising Regulator's Code of Practice. We are not aware of any instances of non-compliance with the Fundraising Regulator's Code of Practice in 2025.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

OBJECTIVES AND ACTIVITIES FOR PUBLIC BENEFIT

The main purpose of the organisation, as set out in its governing documents, is the prevention or relief of poverty, suffering and distress in any manner. In contributing grant income, surplus funds raised and technical support to the global Self Help Africa group, Self Help Africa (UK) fulfils its charitable duties through a focus on the following core activities:

1. Contributing to sustainable landscapes, resilient food systems and healthy communities. This work includes supporting families and communities to sustainably increase and diversify food production on their smallholding and ensuring they have the means for a nutritious diet.
2. Supporting the growth of inclusive, profitable and sustainable businesses that can provide services and decent employment for communities. This work includes linking small scale farmers, cooperatives and producer groups to the market.
3. Preparing for and responding to both long-term and sudden onset crises in communities where we have a presence and seeking to improve resilience.
4. Strengthening systems and cultivating an enabling policy environment, to maximise the potential success of these focus areas.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

The benefits of these activities are monitored through the implementation and evaluation of all programmes, which can include surveys and interviews with programme participants. All programmes have baseline data and output/outcome indicators against which results are measured.

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.

Programme participants are primarily people living in extreme poverty in Africa. There can be a risk of harm to staff, partners and programme participants in some of the countries where Self Help Africa delivers programmes, in particular areas impacted by conflict or natural disasters. Trustees are satisfied that Self Help Africa has the appropriate policies and procedures in place to minimize, manage and mitigate risks to ensure that programme benefits outweigh any potential risks related to those involved with our work. There is no private benefit flowing from any of the charity's purposes.

ACHIEVEMENTS AND PERFORMANCE

To achieve its mission and fulfil its charitable purpose, Self Help Africa (UK) supports the international programmes of the Self Help Africa.

The key achievements and performance of Self Help Africa, during 2025, are outlined in the section on *Our Work in 2025- Strategic Report*.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

ACHIEVEMENTS AND PERFORMANCE (continued)

In 2025, in response to increasing and overlapping climate shocks in Southern Malawi, Self Help Africa secured and is leading the FCDO funded Climate Adaptation and Resilience project, coordinating seven NGO Humanitarian Committee partners across three districts in southern Malawi, reaching over 235,000 people through integrated resilience, preparedness and response.

Self Help Africa (UK) continued to provide key technical and programmatic leadership and support to all of countries of operation in Self Help Africa.

FINANCIAL REVIEW

The financial review for the year is set out in the Consolidated Statement of Financial Activities on page 27.

In 2025, income increased by 368% to £3.2m (2024: £0.7m), expenditure increased by 300% to £2.6m (2024: £0.6m) resulting in net income of £0.7m (2024: £0.05m).

The results of Village Aid have been included on a 9 month basis, as control of this subsidiary passed to Self Help Africa (UK) on the 01st of April 2025.

Income

Overall income in 2025 increased to £3.2m (2024: £0.7m). Donations and legacy income increased by 105% to £0.7m (2024: £0.3m). Income from charitable activities increased by £2.5m due to a new FCDO project in Malawi.

Expenditure

Overall expenditure in 2025 increased to £2.6m (2024: £0.6m). Expenditure on raising funds decreased by 32% to £0.12m (2024: £0.18m) while expenditure on charitable activities increased by £2m. £1.9m was spent on a new Foreign, Commonwealth and Development Office (FCDO) project in Malawi while a grant of £0.3m was made to country offices to support programme delivery.

Net movement in funds

At the end of 2025, the net movement in funds was a surplus of £0.7m.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

FINANCIAL REVIEW (continued)

Going concern

The Trustees fully recognise their responsibility to assess the going concern basis of the charity and have a reasonable expectation that Self Help Africa (UK) will be able to operate within the level of its resources for a period of at least 12 months. This assessment is based on a thorough assessment of the impact of income and cash forecasts and projections, taking into account assumptions about possible changes in performance.

In addition, the Board of Gorta t/a Self Help Africa has confirmed in writing to Self Help Africa (UK) that it is prepared to support and will make funds available for a period of not less than 12 months from the date of approval of the financial statements to enable it to meet debts as they fall due. Therefore, Trustees continue to adopt the going concern basis in preparing the annual financial statements. The Trustees believe that there is no material uncertainty about Self Help Africa (UK)'s ability to continue as a going concern.

Reserves

The Trustees have established a policy whereby unrestricted funds not committed nor invested in tangible fixed assets ('the free reserves') should be kept to a minimum for operational purposes, so that excess funds can be made available to fund the wider work of the Self Help Africa Group.

Reserves required for operational purposes are minimal, due to the current arrangement whereby Self Help Africa have agreed to cover programme support and other administration costs which support wider group activities. Hence, the minimum level of unrestricted reserves needed is £50,000 for cashflow purposes. Unrestricted reserves at the end of December 2025 were £169,088 (2024: £128,508).

PRINCIPAL RISKS AND UNCERTAINTIES

Risks and uncertainties facing the organisation are the responsibility of and are under constant review by the Trustees. These reviews are undertaken in Self Help Africa (UK)'s own right and in the context of the broader Self Help Africa group, in conjunction with its Audit, Finance and Risk Committee. An overall risk register for the group is approved by the group Board and then adopted by the Trustees of SHA (UK).

The top 6 principal risks and uncertainties for 2025 are as follows:

1. **Sustainable Finance:** This is the risk that we fail to attract and retain institutional and public funding from diverse sources due to changes in the global political landscape reducing funding for INGOs, the competitive funding environment, changes in donor giving trends and the global economic downturn. The main controls in place to manage this risk are having well resourced Programme Funding team that will lead proposal development/mapping/engagement, Finance Staff involved in donor proposals and management of funds, having a diverse fundraising portfolio and a cost recovery policy with strong oversight by the AFRC.
2. **Fraud & Corruption:** This is the risk that a material fraud by employees, partners, or contractors poses a significant risk of diverting critical funds away from program activities, harming programme

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

PRINCIPAL RISKS AND UNCERTAINTIES (continued)

participants and undermining our ability to achieve our mission, relationships with key stakeholders could consequently be damaged leading to reputational and financial damage. The main controls in place to manage this risk are the policies and procedures to detect and prevent fraud include: an Anti-Fraud and Anti-Corruption Policy, a whistleblowing line, Anti-Terrorist & Sanctions checking Policy, Conflict of interest policy, Code of Conduct and having an investigation committee procedure for all complaints received.

3. **Programme Quality and Impact:** There is a risk that SHA a risk of programme management failures or an inability to demonstrate programme impact, which could reduce institutional funding, limit programme delivery, decrease participant reach and cause reputational and financial harm. This risk stems from programmes not fully addressing target group needs, weak organisation-wide monitoring and evaluation systems, staffing gaps, and external shocks such as FX volatility and global inflation. It is mitigated through strong programme design standards, technical support and oversight, regular programme reviews and reporting, and Complaints and Response Mechanisms that capture concerns about programme quality.
4. **Security & Staff Safety:** This is the risk that external events or internal failures could cause serious harm to staff or others under our duty of care and disrupt programme delivery. This risk stems from unstable operating environments, political unrest, conflict, increasing government hostility toward INGOs, poor communication or adherence to security procedures, and natural disasters including pandemics. SHA mitigates this through strong safety and security policies and SOPs, fleet and driving standards, incident reporting, basic security training, in-country briefings, and a crisis management team supported by a formal crisis management plan.
5. **Safeguarding:** SHA faces a risk of failing to protect programme participants, staff, partners and others from harm due to misconduct, weak safeguarding systems, delayed reporting, power imbalances, increased vulnerability linked to displacement and varying partner safeguarding capacities. This risk is mitigated through strong safeguarding policies and codes of conduct, global and local safeguarding structures, safe hiring practices, multiple reporting channels, mandatory training, strengthened accountability systems, senior leadership and Board oversight, and established investigation and survivor-support procedures.
6. **Information Security & Data Protection:** This is the risk that SHA faces a risk of data protection or information security breaches that could result in loss of data or system access, financial or legal consequences, reputational damage, operational disruption, and reduced stakeholder trust, especially as cyberattacks become more sophisticated and INGOs are increasingly targeted. This risk is driven by human error, technical vulnerabilities such as weak or outdated systems, and deliberate cyberattacks including phishing, malware, ransomware, and denial-of-service attempts.

The main controls in place to manage this risk include the use of secure cloud-based systems, strict role-based access controls, multi-factor authentication, disaster-recovery planning, and centrally monitored security software across all devices. These are reinforced by monthly user-awareness campaigns, regular phishing simulations, and policies governing email and internet use to strengthen staff vigilance and reduce vulnerability to cyber threats

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued) (Incorporating a Strategic Report and Director's Report)

SAFEGUARDING

In 2025, Self Help Africa demonstrated a steadfast commitment to safeguarding by embedding rigorous safeguarding standards across its global operations and partnerships. A significant milestone was achieved as our country offices in Mozambique, Bangladesh, Ethiopia, and Malawi were all externally validated as 'low risk' following comprehensive UN PSEA (Protection from Sexual Exploitation, Abuse and Harassment) capacity assessments. We further strengthened our organisational culture through the launch of the 'Safeguarding in the Employment Cycle Pack' and the rollout of new 'Safeguarding Response Procedures'. Our dedication to community-led accountability saw the development of a comprehensive Community Feedback and Response Mechanism (CFRM) toolkit, alongside visual-heavy awareness-raising posters designed for diverse linguistic context.

Additionally, we expanded our impact through the localisation agenda by providing specialised safeguarding training to over 30 partner agencies, ensuring that the safety and dignity of the people we serve remains at the heart of our mission. 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.

FUTURE PLANS

Self Help Africa (UK) plans to continue its work in collaboration with the Self Help Africa group. We will continue the FCDO funded Climate Adaptation and Resilience project in Malawi, delivering combined humanitarian cash assistance, agricultural inputs, anticipatory action, early warning systems, climate-smart agriculture, irrigation rehabilitation, community disaster funds, and community resilience strengthening interventions. While we paused several of our community and event based fundraising activities in 2025, our work continues to enjoy the support of many individual donors in the UK.

OTHER

Political donations: No political donations were made during the year (2024 – £nil).

Health and safety: Self Help Africa (UK) is committed to managing and conducting its work activities in such a way as to ensure - so far as is reasonably practicable - the safety, health and welfare at work of its employees and volunteers. Self Help Africa (UK) management continuously monitors compliance in line with legislative requirements.

Post balance sheet events: No significant events have taken place since the year end that would result in adjustment of the financial statements or inclusion of a note thereto.

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of S418 of the Companies Act 2006.

SELF HELP AFRICA (UK)

REPORT OF THE TRUSTEES (continued)
(Incorporating a Strategic Report and Director's Report)

Auditors: The auditors, RBK Audit UK Limited, have indicated their willingness to continue in office. The Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Signed on behalf of the Board:



Mary Robinson

Chair

Date: 9th September 2026

SELF HELP AFRICA (UK)

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also Directors of Self Help Africa (UK) for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and regulations.

UK company law requires the Trustees to prepare financial statements for each financial year. Under that law, the Trustees have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the net income or expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Charitable Company and to prevent and detect fraud and other irregularities.

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

On behalf of the Board:



Mary Robinson
Chair

Date: 9th September 2026

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK)
FOR THE YEAR ENDED 31 DECEMBER 2025**

Opinion

We have audited the Financial Statements of Self Help Africa (UK) (the 'charitable company') for the year ended 31 December 2025 and its subsidiaries ('the group') 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 law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice). In applying that framework, the Trustees have elected to have regard to the Statement of Recommended Practice applicable to Charities (SORP).

In our opinion the Financial Statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2025 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the United Kingdom, including the Financial Reporting Council's (the 'FRC') Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' 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 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 Trustees with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK) (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Other information

The other information comprises the information included in the annual report other than the Financial Statements and our auditors' report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the group Financial Statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group 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 group 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.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the Financial Statements are prepared is consistent with the Financial Statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

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

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 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 from branches not visited by us; or
- the Financial Statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK) (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the charitable company for the purposes of company law) are responsible for the preparation of the Financial Statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, the Trustees are responsible for assessing the group's and the 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 Trustees either intend to liquidate group or the 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

A further description of our responsibilities for the audit of the financial statements is located on the FRC's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was conducted capable of detecting irregularities including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We considered the nature of the group's and the parent charitable company's industry and its control environment, and reviewed the group and the parent charitable company's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management, internal audit and Directors about their own identification and assessment of the risks of irregularities, including those that are specific to the group and the parent charitable company's business sector.

We obtained an understanding of the legal and regulatory frameworks that the group operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included UK Companies Act 2006, Charities Act 2011, pensions legislation and tax legislation.
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty. These included UK employment law and the Data Protection Act 2018.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK) (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Extent to which the audit was conducted capable of detecting irregularities including fraud (continued)

As a result of performing the above, we identified the greatest potential for fraud in the following areas, and our specific procedures performed to address it are described below:

Completeness, accuracy and occurrence of income:

- we assessed the design and determined the implementation of the key controls over income recognition process; and
- performed substantive procedures on a sample basis to assess appropriateness of income recognition.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatements due to fraud;
- enquiring of management and the group audit finance & risk committee concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations in this charitable company; and
- reading minutes of meetings of those charged with governance and reviewing internal audit reports.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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 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 (Senior Statutory Auditor)

RBK Audit UK Limited
Chartered Accountants & Registered Auditor
RBK House
Irishtown
Athlone
Co. Westmeath

Date: 9th September 2026

SELF HELP AFRICA (UK)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

		Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025	Restricted Funds 2024	Unrestricted Funds 2024	Total Funds 2024
	Notes	£	£	£	£	£	£
Income from:							
Donations and legacies	2(a)	-	672,092	672,092	-	327,078	327,078
Charitable activities	2(b)	2,506,990	7,336	2,514,326	-	-	-
Other income	2(c)	-	7,650	7,650	-	358,614	358,614
Gift in Kind	2(d)	-	11,954	11,954	-	-	-
		2,506,990	699,032	3,206,022	-	685,692	685,692
Total income							
Expenditure on:							
Raising funds	3	-	119,975	119,975	-	177,197	177,197
Charitable activities	3	1,891,682	538,477	2,430,159	-	459,590	459,590
Total expenditure		1,891,682	658,452	2,550,134	-	636,787	636,787
Net income/(expenditure) for the year	5	615,308	40,580	655,888	-	48,905	48,905
Net movement in funds		615,308	40,580	655,888	-	48,905	48,905
Reconciliation of funds:							
Total funds brought forward	12	-	128,508	128,508	-	79,603	79,603
Total funds carried forward	12	615,308	169,088	784,396	-	128,508	128,508

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

On behalf of the Board:



Mary Robinson
Chair

Date: 9th September 2026

SELF HELP AFRICA (UK)

CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2025

		GROUP		CHARITY	
		2025	2024	2025	2024
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	7	577	1,845	577	1,845
CURRENT ASSETS					
Stocks		298	553	298	553
Debtors	8	220,630	30,070	218,246	30,070
Cash at bank and in hand	9	982,197	458,795	940,672	458,795
		1,203,125	489,418	1,159,216	489,418
CREDITORS: Amounts falling due within one year	10	(419,306)	(362,755)	(387,351)	(362,755)
NET CURRENT ASSETS		783,819	126,663	771,865	126,663
NET ASSETS		784,396	128,508	772,442	128,508
FUNDS OF THE CHARITY					
Restricted funds	12	615,308	-	615,308	-
Unrestricted funds	12	169,088	128,508	157,134	128,508
		784,396	128,508	772,442	128,508

On behalf of Board:



Mary Robinson
Chair

Date: 9th September 2026

SELF HELP AFRICA (UK)

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	<i>Notes</i>	2025 £	2024 £
Cash flows from charitable activities			
Net cash generated by charitable activities	13	518,133	222,862
Cash flows from by investing activities			
Interest received	2(c)	5,269	1,437
Purchase of tangible fixed assets	7	0	(872)
Cash flows provided by investing activities		5,269	565
Increase in cash and cash equivalents in the reporting year		523,402	223,427
Cash and cash equivalents at the beginning of the reporting year		458,795	235,368
Cash and cash equivalents at the end of the reporting year		982,197	458,795
Reconciliation to cash at bank and in hand:			
Cash and cash equivalents at end of financial year	9	982,197	458,795

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. They have all been applied consistently in dealing with items which are considered material in relation to the group financial statements of Self Help Africa (UK) ('the Charity') and its subsidiaries (collectively 'the Group') throughout the year and the preceding year.

a. Basis of preparation of financial statements

Self Help Africa (UK) is a company incorporated in the UK under the Companies Act 2006. The address of the registered office is Suite 1, Old Grammar School House, School Gardens, Shrewsbury, Shropshire, SY1 2AJ. The nature of the company's operations and its principal activities are set out in the Report of the Trustees. Self Help Africa (UK) meets the definition of a Public Benefit Entity under FRS 102.

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP 2019) "Accounting and Reporting by Charities", in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), issued by the Financial Reporting Council and the Companies Act 2006.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiary Village Aid Ltd (of which Self Help Africa (UK) is a controlling member) on a line by line basis. Transactions and balances between the charitable company and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate Statement of Financial Activities, or Income and Expenditure Account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policy notes and on a going concern basis.

The functional currency of Self Help Africa (UK) is sterling because that is the currency of the primary economic environment in which the company operates.

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 flows statement.

b. Critical accounting judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, which are described in Note 1, the Trustees 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.

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES (continued)

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 Trustees do not consider there are any critical judgements or sources of estimation requiring disclosure other than the going concern assumptions which is detailed below.

c. Going concern

The Trustees fully recognise their responsibility to assess the going concern basis of the charity. This assessment is based on an assessment of the impact of income and cash forecasts and projections, taking into account assumptions about possible changes in performance. The Trustees have reasonable expectation that the Self Help Africa (UK) has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these financial statements. Thus, they continue to adapt the going concern basis of accounting in preparing the annual financial statements.

d. Income

Income in the statement of financial activities is recognised only when the charity 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 charity.

Donations and legacies

This income (which consists of monetary donations from the public, legacies and events, together with related Gift Aid income) is recognised in the period in which the charity is entitled to the resource, when receipt is probable and when the amount can be measured with sufficient reliability.

In the case of monetary donations from the public this income is recognised when the donations are received, with legacies it is when it is probable that it 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 the control of the entity), whereas with Gift Aid income it is when all legislative requirements have been met and the amounts can be measured with reasonable certainty.

Charitable activities – grant income

Grants from governments, foundations, corporates and other donors, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Other income

Other income includes bank interest and a management fee recharge 2025 nil, (2024 £359k). Bank interest is recognised in the period in which it becomes receivable. The management fee is a recharge from the charity's parent company, Gorta t/a Self Help Africa, to cover programme support and other admin costs, currently incurred by Self Help Africa (UK), that support broader group activities.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

e. Expenditure

Resources expended are analysed between costs of charitable activities and costs of raising funds. The costs of each activity are separately accumulated, 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 benefit is required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Charitable activities

The cost of charitable activities comprises grants to international programmes, technical support costs with related support and governance costs. Self Help Africa (UK) supports programme implementation by providing resources to the international branches of its parent company, Self Help Africa. All costs of charitable activities are recognised on an accruals basis.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Raising funds

Costs of raising funds comprise of fundraising costs that include the costs of advertising, producing publications, printing and mailing fundraising material and staff costs. All costs of raising funds are recognised on an accruals basis.

f. Fund accounting

Self Help Africa (UK) 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 charity for particular purposes. Such purposes are within the overall aims of the organisation.

Unrestricted Funds represent amounts which are expendable at the discretion of the Trustees in furtherance of the overall objectives of Self Help Africa (UK). The Trustees have established policy whereby unrestricted funds not committed nor invested in tangible fixed assets ('the free reserves') should be kept to a minimum for operational purposes, so that excess funds can be made available to fund the wider work of the Gorta Group t/a Self Help Africa.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

g. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. All assets costing more than £500 are capitalised.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture, fittings & equipment - 33% straight line

Depreciation is charged on a straight-line basis from the date of acquisition to the date of disposal.

h. Stocks

Merchandising stocks, used in fundraising activities, are stated at the lower of cost and net realisable value.

i. Operating leases

Rentals under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

j. Financial instruments

Debtors are recognised at the settlement amount due after any discount offered.

Cash at bank in hand is comprised of cash on deposit at banks requiring less than 3 months' notice of withdrawal.

These are carried at amortised cost.

Creditors are recognised where the entity 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. 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.

k. Pensions

Self Help Africa (UK) makes payments into individual externally administered defined contribution pension schemes for qualifying members of staff. The payments to the schemes are charged to the statement of financial activities in the year to which they relate.

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES (continued)

l. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

m. Taxation

Self Help Africa (UK) is a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes. Irrecoverable VAT is included in the costs when they are incurred.

SELF HELP AFRICA (UK)**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025****2. INCOME****2(a) DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations	652,688	292,580
Events and campaigns	19,404	34,498
Total	672,092	327,078

In 2025, no income from donations and legacies was restricted (2024: £0).

2(b) CHARITABLE ACTIVITIES – GRANT INCOME

	2025	2024
	£	£
Grants	2,514,326	-
Grant income is analysed as follows:		
Foreign, Commonwealth and Development Office	2,514,326	-
Total	2,514,326	-

In 2025, £2,506,990 grant income was restricted (2024: £0 was restricted).

SELF HELP AFRICA (UK)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

2(c) OTHER INCOME	2025 £	2024 £
Bank interest	5,269	1,437
Miscellaneous Income	2,381	
Management fee recharge to Gorta t/a Self Help Africa	-	357,177
	<u>7,650</u>	<u>358,614</u>

In 2025 (and 2024), all other income is unrestricted.

2(d) GIFT IN KIND	2025 £	2024 £
Gift in Kind	11,954	-
	<u>11,954</u>	<u>-</u>

On 31st March 2025, Self Help Africa UK entered into a legal and binding merger agreement with Village Aid, a UK based charitable organisation. On the 31st March 2025, a fair value assessment was carried out on the assets and liabilities of Village Aid and a Gift in Kind valuation was calculated and included in the consolidated financial statements.

3. EXPENDITURE

	2025 Direct Costs £	2025 Support Costs £	2025 Total Costs £	2024 Direct Costs £	2024 Support Costs £	2024 Total Costs £
RAISING FUNDS						
Fundraising costs	90,582	29,393	119,975	136,554	40,643	177,197
CHARITABLE ACTIVITIES						
Grants to country programmes	2,235,628	-	2,235,628	-	-	-
Technical support	128,701	65,830	194,531	334,654	124,936	459,590
Subtotal	<u>2,364,329</u>	<u>65,830</u>	<u>2,430,159</u>	<u>334,654</u>	<u>124,936</u>	<u>459,590</u>
Total	<u>2,454,911</u>	<u>95,223</u>	<u>2,550,134</u>	<u>471,208</u>	<u>165,579</u>	<u>636,787</u>

In 2025, £1,891,682 of expenditure on charitable activities was restricted (2024: £nil). All expenditure on raising funds in 2025 (and 2024) was unrestricted.

Grants to country programmes includes 2025: £320k allocation to country offices to support programme delivery and unrestricted funding needs (2024: £nil).

SELF HELP AFRICA (UK)**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025****4. SUPPORT COSTS**

	2025 Charitable Activities £	2025 Raising Funds £	2025 Total Costs £	2024 Charitable Activities £	2024 Raising Funds £	2024 Total Costs £
IT/computer	2,827	1,488	4,315	17,889	2,953	20,842
Postage, stationery & communications	3,845	1,280	5,125	3,921	132	4,053
Premises	22,814	921	23,735	36,308	1,409	37,717
Professional fees	5,257	2,426	7,683	19,489	1,176	20,665
Governance costs	21,366	-	21,366	16,850	-	16,850
Other support costs	9,944	23,278	33,222	28,308	34,973	63,281
Subtotal	66,053	29,393	95,446	122,765	40,643	163,408
Foreign exchange loss	(223)	-	(223)	2,171	-	2,171
Total	65,830	29,393	95,223	124,936	40,643	165,579

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

5. NET EXPENDITURE

This is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	1,268	1,552
Auditors' remuneration	19,747	16,646

SELF HELP AFRICA (UK)**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

6. STAFF COSTS	2025	2024
	£	£
Staff costs comprise:		
Wages and salaries	185,638	375,809
Social security costs	11,740	39,689
Other pension costs	12,575	22,306
Redundancy	9,706	-
	219,659	437,804

The average monthly number of employees employed during the financial year was 4 (2024: 15), Village Aid (nil)

The company operates a defined contribution pension scheme, the assets of which are held separately from those of the company in an independently administered fund. Contributions payable at 31 December 2025 amounted to £4,959 (2024: £7,974).

Self Help Africa (UK) is managed by the same senior management team as Gorta t/a Self Help Africa. The total remuneration for key management personnel based in the UK (which includes gross pay, employer insurance contributions, employer pension contributions and any other remuneration including benefits in kind) for the financial year amounted to £92,666 (2024: £90,940) and this relates to one employee (2024: one).

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

GROUP & CHARITY	2025	2024
	Number	Number
£70,000 - £80,000	1	1

During the financial year, no Trustees received any remuneration or benefit in kind (2024: £nil). During the financial year, no Trustees were reimbursed for travel expenses during the period (2024: £nil).

SELF HELP AFRICA (UK)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

7. TANGIBLE ASSETS – Group and Charity

	Furniture Fittings & Equipment £	Total £
Cost:		
At 1 January 2025	34,626	34,626
Additions		
Disposals	(21,748)	(21,748)
At 31 December 2025	12,878	12,878
Depreciation:		
At 1 January 2025	32,781	32,781
Charge for the year	1,268	1,268
Disposals	(21,748)	(21,748)
At 31 December 2025	12,301	12,301
Net book value:		
At 31 December 2025	577	577
At 31 December 2024	1,845	1,845

8. DEBTORS

	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Due within one year				
Accrued donations and legacy income	75,441	19,709	75,000	19,709
Prepayments	2,355	5,131	2,335	5,131
Other debtors	140,891	5,230	140,891	5,230
Amounts owing from group undertakings	1,943	-	-	-
	220,630	30,070	218,246	30,070

SELF HELP AFRICA (UK)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

9. CASH AT BANK AND IN HAND

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£	£	£	£
Funds held in banks	982,095	458,569	940,570	458,569
Petty cash fund	102	226	102	226
	982,197	458,795	940,672	458,795

10. CREDITORS: (Amounts falling due within one year)

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£	£	£	£
Trade creditors	5,838	3,300	5,838	3,300
Social security and other taxes	20,471	32,302	20,471	32,302
Accruals	24,655	45,941	24,665	45,941
Other creditors	56,945	-	24,980	-
Amounts due to group undertakings	311,397	281,212	311,397	281,212
	419,306	362,755	387,351	362,755

Social security and other taxes include:

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£	£	£	£
PAYE/National Insurance	20,471	32,302	20,471	32,302

11. FINANCIAL INSTRUMENTS

The carrying value of the company's financial assets and liabilities are summarised by category below:

	Group	Group	Charity	Charity
	2025	2024	2025	2024
	£	£	£	£
Financial Assets				
<i>(Measured at undiscounted amount receivable)</i>				
Other debtors – (including FCDO partner balances 2025: £136K)	140,891	5,230	140,891	5,230

SELF HELP AFRICA (UK)

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

11. FINANCIAL INSTRUMENTS (Continued)

	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Financial Liabilities <i>(Measured at undiscounted amount payable)</i>				
Trade Creditors	5,838	3,300	5,838	3,300
Other Creditors	-	-	-	-
Amounts due to group undertakings	311,397	281,212	311,397	281,212
	317,235	284,512	317,235	284,512

12. FUNDS OF THE CHARITY – Group

	At 1 Jan 2025 £	Income £	Expenditure £	At 31 Dec 2025 £
Unrestricted funds				
Total unrestricted funds	128,508	663,133	(634,507)	157,134
Village Aid		23,945	(23,945)	-
Gift in Kind		11,954	-	11,954
	128,508	699,032	(658,452)	169,088
Restricted funds - Charity				
Total restricted funds	-	2,506,990	(1,891,682)	615,308
Funds of the charity	128,508	3,206,022	(2,550,134)	784,396

SELF HELP AFRICA (UK)

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

13. RECONCILIATION OF NET EXPENDITURE TO CASH FLOWS FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
NET EXPENDITURE		
(as per the Statement of Financial Activities)	655,888	48,905
<i>Adjustments for:</i>		
Depreciation	1,268	1,552
Decrease in stock	255	222
(Increase) in debtors	(190,560)	136,217
Increase in creditors	56,551	37,403
Interest received	(5,269)	(1,437)
Net cash generated by charitable activities	518,133	222,862

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

GROUP	2025	2025	2025	2024
	Restricted	Unrestricted	Total	Total
	Funds	Funds	Funds	Funds
	£	£	£	£
Fixed assets	-	577	577	1,845
Current assets	615,308	587,817	1,203,125	489,418
Debtors due after more than 1 year	-	-	-	-
Creditors due within one year	-	(419,306)	(419,306)	(362,755)
	615,308	169,088	784,396	128,508

SELF HELP AFRICA (UK)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

15. OPERATING LEASE COMMITMENTS

At 31 December 2025, the company had total future minimum commitments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Expiry date:		
Less than 1 year	-	5,250
Between 1 and 5 years	-	-
	-	5,250

16. LEGAL STATUS OF COMPANY

In accordance with Section 60 of the Companies Act, 2006, the company is exempt from including the word "Limited" in its name. The company is limited by guarantee and has no share capital.

17. RELATED PARTY DISCLOSURES

In order to achieve its mission, Self Help Africa (UK) supports the overseas programmes of the Gorta Group (t/a Self Help Africa). Self Help Africa is a charitable company registered in the Republic of Ireland and the results of Self Help Africa (UK) are consolidated into the financial statements of Gorta. Copies of the group financial statements may be obtained from the charity's website www.selfhelpafrica.org

During 2025, Self Help Africa (UK) provided £320k grant to Self Help Africa for programmes activities in its countries of operation (2024: nil). During 2025, Self Help Africa awarded Self Help Africa (UK) a management fee recharge of £nil (2024: £0.36m) to fund elements of its UK based activities.

18. SUBSIDIARY UNDERTAKINGS

The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the period ended 31 December 2025 and assets and liabilities as at 31 December 2025 are shown in the next table. Full accounts are filed with the Companies House.

SELF HELP AFRICA (UK)

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

18. SUBSIDIARY UNDERTAKINGS (Continued)

VILLAGE AID INCOME AND EXPENDITURE SUMMARY

	Restricted	Unrestricted	2025 Total	Restricted	Unrestricted	2024 Total
	£	£	£	£	£	£
Income	-	23,945	23,945	-	-	-
Expenditure	-	23,945	23,945	-	-	-
Net income/(outgoing) resources for the year	-	-	-	-	-	-
Funds at the start of the year	-	11,954	11,954	-	-	-
Subtotal	-	11,954	11,954	-	-	-
Transfers between funds	-	-	-	-	-	-
Funds at the end of the period/year	-	11,954	11,954	-	-	-

Village Aid balance sheet

	2025	2024
	£	£
Assets	43,909	-
Liabilities	(31,955)	-
Net Assets	11,954	-
Restricted funds	-	-
Unrestricted funds	11,954	-
Total Funds	11,954	-

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

19. SUBSEQUENT EVENTS

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

20. COMPARATIVES

Comparatives have been regrouped for the year ended 31 December 2024 on a basis consistent with the current year presentation.

21. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were authorised and approved by the Trustees on 9th September 2026.