

CARE International UK



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ANNUAL REPORT AND ACCOUNTS

**JULY 2023 -
JUNE 2024**



Noted photographer and CARE Global Advisor Council member Nigel Barker photographed CARE project participants in Sierra Leone as a special International Women's Day Project in early 2024.

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Cover photo:
Karia N'Dao from Soguè, Mali is a leader in the Benkadi Association for girls' rights.

CEO and Chair welcome

It has never been more imperative to support women to lead in times of crisis. In the 12 months this report covers (1 July 2023 – 30 June 2024), people across the world have been impacted by some of the most devastating humanitarian crises and environmental disasters in history – with women and girls bearing the burden most heavily.

Following the horrific attacks by Hamas in Israel on 7 October 2023, the atrocious escalation of the conflict in Gaza and across the region has demanded the world's focus and the humanitarian community's response. As we write, more than 40,000 people have been killed in the crisis, with Israel's systemic aid obstruction exacerbating the levels of disease and risk of starvation. We are humbled by what CARE staff in Gaza and the West Bank have achieved despite immense challenges. A huge thank you to our supporters for the more than £465,000 raised to help provide much-needed bedding kits, water, and medical support for people in need in Gaza.

The ongoing, relentless fighting in Sudan has killed thousands and left millions in dire need of humanitarian assistance. Elsewhere the people of Haiti, Ethiopia, Myanmar, Syria, Yemen and many other countries are facing soaring violence, rights restrictions, and political insecurity, and the war in Ukraine continues to cause destruction and mass displacement. In all contexts, CARE is there, with the commitment of funders and the resilience of our CARE staff and local partners.

Compounding these, and many other crises, is the devastating, growing impact of climate change. People whose lives have already been damaged by conflict, displacement and disaster are most vulnerable when climate-driven disasters, such as torrential rain and floods in Bangladesh or severe drought across Southern Africa, strike.



Helen McEachern, CEO

In all these situations, it is women who are impacted most. Women who are the first to pick up the pieces, but the least likely to be in power. It is women whose voices and leadership must be listened to and prioritised, to make positive change for the future. This year, with the weight of evidence and these urgent needs in mind, we have made concerted progress against the CARE International UK Strategy 2023-2026: 'Women leading change in times of crisis'.

In this Annual Report, we highlight progress and impact against each of the six goals of the new strategy, in line with our focus areas of Climate Justice, Humanitarian, Local Leadership and Women's Voice and Leadership. These highlights include women's community leadership in Tigray, Ethiopia and the launch of multi-million-pound programmes with local partners in Yemen and Bangladesh, funded by the UK government.



Lyndall Stein, Chair of Trustees

As you'll read in the Report, this year we were bolder in pursuit of climate justice. We began delivery of a significant and groundbreaking programme in Bangladesh involving a consortium of local, national, and international partners delivering nature-based solutions to build climate resilience in ecologically critical areas.

This year we also advocated for feminist approaches to climate finance and championed women-led organisations and women climate justice activists. At key decision-making spaces like COP28 we launched research showing how women and women-led organisations are being left out of climate finance. And during COP28 and at the UK Parliament, we raised the voices of women and girls who are adapting and leading in the face of the climate crisis.

To help deliver against all areas of our strategy, our organisation needs strong foundations.

With that in mind, we implemented a finance transformation plan and invested in our staff, acting on our commitment to Equity, Diversity and Inclusion, and implementing changes to key HR policies – this work will continue in future years. The transition to a permanent CEO and Director of Fundraising and Communications happened this year, alongside the recruitment of three new Trustees and two programme committee members, which brought additional relevant experience to our leadership team and governance.

Our supporters make everything we do possible. Thank you to everyone who has supported CARE International UK's work in 2023/24, from individuals to companies, organisations and partners. Your generosity means we can stand with women to lead, support the change they want to make in their communities and change the world.

Specific thanks to the players of People's Postcode Lottery and to the relationship we have cultivated with the People's Postcode Lottery team, whose transparent, trusted counsel and commitment to our mission we value.

We know there is more that we can and must do to help women leading the fight to end poverty. With this in mind, we developed a single cross organisational plan with clear priority areas for CARE International UK to focus on in 2025, developed to support the achievement of our 2023-2026 Strategy Goals, and Mission.

We look forward to working with you and women leaders across the world. Together, we'll change millions of lives.

Helen McEachern
CEO

Lyndall Stein
Chair of Trustees

About CARE International UK



► Phong, a farmer in Vietnam supported by CARE.

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OUR VISION:

We seek a world of hope, inclusion, and social justice, where poverty has been overcome and all people live in dignity and security.



OUR MISSION:

We work around the globe to save lives, defeat poverty and achieve social justice.



OUR FOCUS:

We put women and girls at the centre of our work, because we know that we cannot overcome poverty until all people have equal rights and opportunities.

Who we are

Founded in 1945, CARE is a leading humanitarian organisation that works in over 120 countries, fighting global poverty. CARE places special focus on working alongside women and girls, because if they are equipped with the proper resources, women and girls have the power to lift whole families and entire communities out of poverty.

CARE International UK is a full member of the CARE confederation. Together, we work towards

delivering on [CARE International's Vision 2030](#), contributing to lasting large-scale impact in support of the Sustainable Development Goals.

CARE International's **six impact areas** concentrate our expertise and drive progress towards our mission. CARE International UK raises funds to support work across all impact areas, with a particular focus on women's voice and leadership in climate action and humanitarian crises.

In 2023/24, CARE International UK reached

1,475,167 people across:
43 countries **91** programmes

Numbers of people participating in impact area programmes:



Gender equality programming:
181,690



Humanitarian crisis:
1,116,948



Healthcare and support:
353,360



Food, water, and nutrition:
668,746



Women's economic justice:
116,816



Climate justice:
90,855



53.7% of the people reached by CARE International UK programmes were women and girls.

2023 - 2026 Strategy

This was the first implementation year of CARE International UK's 2023 – 2026 strategy, 'Women leading change in times of crisis'. This strategy was designed to contribute to CARE International's Vision 2030, whilst also giving us a much clearer focus and identifying goals to increase our impact in the shorter term.

The 2023 – 2026 strategy prioritises working with women who are most impacted by humanitarian and climate issues and have historically had the least say in decision-making, to become the driving force for change in their communities and countries. We are also focusing on intentionally moving power back where it belongs – into the hands of communities affected by crisis.

From 2023 to 2026, we will:

1. Support women to lead on the frontlines of crisis
2. Build equitable, sustainable partnerships with local organisations to deliver more impact for people facing poverty and crisis
3. Raise our profile and influence for change in the UK
4. Contribute to CARE's work in over 120 countries to save lives, defeat poverty and achieve social justice
5. Increase the diversity and sustainability of our income
6. Become an anti-racist, feminist, diverse and inclusive organisation

Progress made in 2023/24 towards each of these six strategic goals is outlined in the following section of this report.



© Mohammad Hasean Zobayer/CARE

◀ Chompa Aktar and her friends, Harinagar, Sunamgnaj, Bangladesh.

STRATEGIC GOAL 1

Support women to lead on the frontlines of crisis



◀ Fatema Begum, leader of a shelter patrolling group created to ensure women's safety and security in a Shelter centre in Kurigram, Bangladesh.

▼ Isatu Madu Gbla, a single mother of four, Sierra Leone. A leader determined to be a part of her community and a provider for her children.



For decades, CARE has pioneered new, sector-leading approaches to put women and girls' needs and rights at the centre of crisis response. We continue to push boundaries through our approaches to women's leadership in emergencies. This includes:



Scaling up our ground-breaking Women Lead in Emergencies model, ensuring women can decide and drive change in their communities.



Putting women's leadership at the forefront of our sector-leading emergency shelter responses. Working with communities to uncover innovative ways to address crises through women's leadership.



Advocating for the UK to adopt a feminist foreign policy that supports women's rights and leadership.

Summary

We made significant progress towards this goal in 2023/24, supporting the growth of Women Lead in Emergencies and the Shelter team's work through funding from new corporate partnerships and the UK and French Governments. This allows us to develop, test and roll out our sector-leading approaches to women's leadership on the frontline of crisis. We also reorientated our advocacy work to more effectively influence the UK Government and develop buy-in and understanding of the benefits of a feminist foreign policy for economic development, and a more effective response to climate crisis and conflict. Highlights from this strategy goal include:

Women's community leadership in Ethiopia

The three-year conflict in Ethiopia continues to have a huge impact on women and girls in the north of the country. Since 2022, we have worked with many partners to reinforce and strengthen the gender-based violence (GBV) response in parts of Tigray, with women's participation and leadership at the centre. This year, we secured new funding from the Foreign, Commonwealth & Development Office to continue and expand this project for three more years.

Using CARE's Women Lead in Emergencies model, women's groups develop and implement their own action plans, creating awareness in their communities on GBV, rebuilding their livelihoods, engaging with decision makers and increasing their confidence.

So far, eight women's groups comprising 220 active members have been set up. In turn, these groups have engaged 4,655 community members and successfully advocated with the Ethiopian government to provide support to their small businesses.

The new funding will allow us to scale up implementation in Tigray and extend into Afar, ensuring that women and girls are active participants in recovery, peace and security processes.

KAHSA'S STORY

Community leader Kahsa is part of a Women Lead in Emergencies group that discusses gender-related topics and strengthens women's voices in the community.

In one meeting, the 25 women discussed the lack of medical transportation services available to support the high number of home births, should something go wrong. They came up with a solution together - the traditional way of two sticks and a sack for the patient to lie down on and two people to carry it. Though not a replacement for adequate access to health facilities, this working system is currently the only way for them to get mothers in labour to the nearest clinic 30 minutes' walk away.

► Kahsa, community leader and member of Women Lead in Emergencies group supported by CARE and our partner the SELAM project.



"I am trying to support women in my community and to encourage the group to stand up for their rights. Before we were not represented in society. Now we are part of the decision-making. It was a taboo to speak for the community. Now we speak loudly. We finally have a voice and fight for us mothers."

► CARE International UK at the Houses of Parliament on International Women's Day.

▼ Speaker panel at International Women's Day event at Parliament, L - R: Lucy Siegle, Titilope Gbemisola Akosa from 21st Century, Nigeria, Ndivile Mokoena from Gender CC, Southern Africa.



Community microsaving for women in Mozambique

Thanks to funds from Sage, this year we were able to test and adapt the Village Saving and Loan Association (VSLA) model, a community-led microsaving model, with the Women Lead in Emergencies team in Mozambique. So far, 40 VSLA groups have been formed, with 80% of the members women. As of the end of March 2024, almost \$1,000 USD (63,675 MZN) was in the savings and loans portfolio of the groups.

A gender lens on shelter work

When people have lost or abandoned their homes through disaster or conflict, our Shelter team works with communities and partners to provide emergency shelter and supports people to rebuild or repair safer and more resilient homes.

► Shelter team facilitating a community focus group in Zimbabwe to co-develop emergency shelter designs, helping the community prepare for future crises.



This year, the Shelter team has worked in Cuba, Morocco, Ukraine, Vanuatu and Zimbabwe, as well as offering remote support for Gaza and researching shelter needs for Cox's Bazar refugee camp in Bangladesh.

Women and girls are more vulnerable after disasters or crises due to pre-existing social norms that often limit their access to aid, resources, decision-making power, and recovery opportunities. These limitations put them at a higher risk of gender-based violence, exploitation, and abuse. Our partnerships with Buro Happold and The Volant Charitable Trust have provided funding to expand the impact of our shelter work, including addressing the specific needs of women and girls affected by disasters and emergencies.

The CARE confederation is also now co-leading on the Global Shelter Cluster's Gender, Diversity and Inclusion Community of Practice, alongside the Australian Red Cross and The UN Refugee Agency. This is a hub for Shelter and Settlements practitioners to share knowledge and access tools and guidance on issues that impact the quality and inclusiveness of shelter and settlements.

A feminist approach to the climate crisis

The impact of the climate crisis is disproportionately felt by women and girls. They make up the majority of the world's poor and are more likely to depend on land and natural resources threatened by climate change for their food and income.

To celebrate International Women's Day in March 2024, we held an event in Parliament: 'Why the UK needs a feminist and locally-led approach to the climate crisis.'

The speakers included inspirational women leaders from women's rights organisations, climate activists, poets, and prominent politicians. Together, they shone a light on why women at the frontlines of the climate crisis need more finance, access to decision making and opportunities to lead. Women leaders from the global south spoke directly to decision makers, and the then-Minister for International Development, Andrew Mitchell, responded positively to our ask to make more progress on promises made.



Ya Yeabu Turay, an entrepreneur in Sierra Leone.

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STRATEGIC GOAL 2

Build equitable, sustainable partnerships with local organisations to deliver more impact for people facing poverty and crisis

For too long, local organisations have been seen as less capable than international organisations. In reality, local organisations have deep contextual knowledge and significant skills and expertise. We seek to recognise the power we hold, and intentionally give power, resources and space to local organisations and communities, in particular to women-led organisations and women activists.



Making sure more than half of our active programmes put control of design, delivery, and decision-making in the hands of local partners who have the most relevant knowledge and solutions.



Ensuring increasing amounts of our funding goes to local organisations.



Working across the CARE confederation to provide the funding and services needed by local women's rights and women-led organisations, and civil society as a whole.



Ranju Kumari Pasi, secretary of the Girls Right Forum in Rupandehi, Nepal, with her mother.

© Laura Noel/CARE

Summary

In 2023/24, CARE International UK made a concerted effort to centre the work of local organisations in programme design and delivery. Our recent funding proposals have significantly increased the amount of funding for local partners and women-led organisations, as well as ensuring that more projects have local partners as full and equal consortium members. We also believe it is important that local partners should be able to increase their financial sustainability by covering their core organisational costs, and now ensure this is built into budgets. Highlights include:

◀ Seniya, a member of a CARE Youth VSLA group in Ethiopia.



© Sarah Easter/CARE

Working with local partners in Yemen and Bangladesh

This year we launched two new flagship projects in Yemen and Bangladesh funded by the Foreign, Commonwealth and Development Office (FCDO). The projects are significant by their size and complexity but also by the composition of their consortia, which include local partners as full members.

Building Resilience in Yemen

The ten-year conflict in Yemen has created one of the world's most severe humanitarian crises. In this four-year project, CARE International UK is working with other international non-governmental organisations (NGOs) and local partners in Yemen to provide lifesaving humanitarian assistance around food security and long-term improvements to families' resilience and self-reliance.

Aiming to reach over 275,000 people, the project supports the most vulnerable households with cash assistance to provide support for families' immediate needs. Project activities will allow them to secure their own income, strengthening local economies.

A third of the £60 million programme funding will be channeled to local and national organisations to ensure the programme is sustainable, responsive and delivered in

▼ Anda Al Salahi, participating in the Training of Trainers on the management of small and start-up enterprises in Abyan, Yemen.

▶ Sarah, a dedicated mother and aid worker in Yemen, delivering lifesaving healthcare to women and girls.



Dalia Mohamed, a doctor and activist in Taiz Governorate, Yemen, works near the front lines, providing aid and protection to rural women. Despite an eye injury from the conflict, she continues her efforts in health education and conflict mediation.

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partnership with the communities it serves. The Yemen Family Care Association, one of the national programme organisations, is a full member of the consortium, with equal decision-making power.

This year in addition to completing the project inception phase, the consortium partners and local implementing partners successfully delivered several rounds of Unconditional and Conditional Cash Transfers, reaching 52,650 participants.



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© CARE Yemen

Adaptation in Ecologically Critical Areas of Bangladesh

Bangladesh is on the frontline of the climate crisis, suffering from ever-increasing hazards like floods, droughts and cyclones with devastating impacts on food security, water availability, health and livelihoods.

It is also home to some of the world’s most diverse ecosystems, many of which are designated ‘Ecologically Critical Areas’. Their loss would have huge repercussions for the many communities who depend on them for their security and livelihoods.

CARE International UK is leading a consortium of four local and four international partners to work alongside these communities to strengthen climate resilience in two Ecologically Critical Areas: the Sundarbans mangrove forest and Hakaluki Haor wetland system.

Over a period of five years, the £33 million project (including £9.3m delivered by local partners) aims to increase the climate resilience of more than 210,000 vulnerable households living within the two areas, totalling around one million people.

Throughout the implementation of the project, we will learn more about the impact of having local organisations play a stronger role in project design and implementation.

This year we have been preparing for this implementation. All consortium partners contributed to the baseline study and local partner, Centre for Natural Resource Studies, delivered an Ecological Assessment and Detailed Scoping Study. These studies will enable the consortium to deliver relevant support to local communities.



◀ Dipali Rani, receiving agricultural supplies before monsoon season as part of the Adaptation in Ecologically Critical Areas of Bangladesh programme.

▲ Women in local communities receiving agricultural supplies before monsoon season as part of the Adaptation in Ecologically Critical Areas of Bangladesh programme.



▲ Zainab Haja Koroma, a nurse in Sierra Leone.

Strategic funding to support local partners

Our new programme strategy provides guidance so that income from institutions, corporate partners and trusts supports our locally-led ambitions. We are prioritising larger restricted funding opportunities, which maximise our impact on climate justice, humanitarian action and women’s voice and leadership. This also reduces the risk of us competing with local organisations for funding. During the year we secured FCDO funding for work in Ethiopia, Pakistan and Somalia which will be delivered in close partnership with local organisations.

This includes expansion of our Women Lead in Emergencies project in Ethiopia working with the Women’s Association Tigray (see Strategy Goal 1). In Pakistan, we will work closely with Community World Service Asia and other local resource partners Legal Rights Foundation,

Rozan and HARI Welfare Association, to combat child marriage, GBV and exclusion of minoritised groups in Sindh Province.

Advocating for local women’s rights organisations

CARE International UK has contributed to important government consultations calling for the UK to prioritise the leadership of local women’s rights organisations driving change in their communities. For example, we prepared detailed responses to a consultation for the [International Development White Paper](#), and for a [parliamentary inquiry](#) on the relationship between FCDO and civil society.

At every opportunity we ensured policy and advocacy was represented by people who live and work in the global south and have first-hand experience of the challenges and solutions.

STRATEGIC GOAL 3

Raise our profile and influence for change in the UK

We are already recognised for our humanitarian work, expertise on women's rights and presence in some of the hardest-hit communities. However, our reputation in the UK does not yet match the scale and quality of our impact, especially in the climate crisis. We must raise our profile and increase our influence, and with our partners, respond to challenges we see people facing all over the world.



Be known for standing with women leading the fight to end poverty.



Using our influence to motivate the UK government, companies, and others to better support women's leadership, locally-led development, and humanitarian work.



Making sure that women activists are heard loudest and acted on first in decision-making spaces.



Advocating for a gender transformative approach to be at the heart of the UK's approach to international development.

Summary

This year we more boldly advocated for and shared our climate justice knowledge and experience, launching new programmes addressing ecosystem-based adaptation and using our expertise to show greater leadership on climate justice across the CARE confederation and the UK sector. Our advocacy work focused on highlighting the need for feminist approaches to climate finance that supports the work of women-led organisations, and supported women activists on climate justice to access decision-making spaces in the UK and internationally. Some highlights from our work under this goal this year are set out below.



▲ CARE at COP28, Dubai.



▲ Obed Koringo, Climate Policy Advisor, CARE Denmark, conducting a media interview.

CARE at COP28

One of CARE International UK's focus areas is our commitment to influencing the UK Government to adopt a feminist approach to the climate crisis, ensuring women leaders' voices are heard by decision makers, and building networks with climate advocates.

In the run up to COP28, the UN's yearly climate change conference, (November – December 2023), we aimed to raise the profile and voices of a new generation of women and girls who are having to adapt to a new tougher climate reality in order to survive and thrive.

This campaign used personal testimonies, a new research report, social media and media materials, as well as a side event at the conference.

Our report, ['Turning promises into progress: How the UK can realise the potential of gender-just climate action'](#) highlighted just how far behind the UK is on meeting its own ambitions to progress women and girls' leadership in tackling climate change. Only a tiny fraction of UK climate finance reaches women's rights organisations – less than 0.2% in 2022.

We directly supported Stephanie Akumah, founder of the Centre for Green Growth, Ghana, to attend COP28 and meet with decision makers in the UK government and be profiled in the media. Together, we called for the UK government to increase support for the women and girls being forced to adapt to climate change, arguing for more finance to reach them, and for them to be represented at all levels of decision making.

On COP's Gender Day, we brought together a range of voices – from Annie Lennox and Orlando Bloom, to humanitarian and feminist leaders – to sign an open letter calling on the Prime Minister to invest in women and girls who are providing solutions to the climate crisis.

One quarter of the 800 pieces of global print and online coverage generated by the CARE confederation during COP28 was in UK media, including The Financial Times, The Guardian,



▲ Stephanie Akumah, founder of the Centre for Green Growth.



Diana Alhajaj operating her nursery in Tafila, Jordan.

iNews and Euronews, as well as the Carbon Brief COP28 wrap up long read. Our team also conducted more than ten TV and radio interviews with UK outlets.

Building Caring Economies

CARE International UK is well-known for our work on women's economic justice and this year, we focused on influencing decision makers to tackle the inequity women and girls face when it comes to unpaid care work.

Care work is the backbone of our society, yet caring systems around the world are broken, leaving women and girls disproportionately impacted. No country in the world has achieved a caring economy – one that provides all the services and support required to ensure all citizens in need receive quality, accessible, free care.

Working with the Cherie Blair Foundation for Women, we created a report [Building caring economies](#), which presents practical solutions for how decision makers can strengthen care systems, and in turn achieve international development targets, strengthen gender equality and foster economic growth. Launched on International Day of Families, 15 May 2024, we discussed the themes of the report with panelists from the UK government, women's rights organisations, and women entrepreneurs at an event with over 50 participants.

Contribute to CARE's work in over 120 countries to save lives, defeat poverty, and achieve social justice

STRATEGIC GOAL 4



Priyanka Harijian, Vice President of the Girls Right Forum in Rupandehi, Nepal, with her mother.

CARE International UK is a full member of the CARE confederation. Together, we work towards delivering on CARE's Vision 2030, contributing to lasting large-scale impact in support of the Sustainable Development Goals. CARE's six impact areas concentrate our expertise and drive progress towards our mission. CARE International UK raises funds to support work across all impact areas, with a particular focus on women's voice and leadership in climate action and humanitarian crises.

Summary

In 2023/24, CARE International UK supported the confederation's work across 43 countries, reaching more than 1.4 million people. The diversity of this work can be seen below in the impact numbers and extends from support for the Gaza humanitarian response, help for out-of-school girls to get back into education in Somalia, increasing resilience of vulnerable people in Syria, and addressing gender-based violence in Nigeria. Examples of some of these projects are outlined here.

At CARE International UK, we look to understand the impact of our work by evaluating our programmes. This helps us measure our progress against our Vision 2030 targets and track our contribution to the UN's Sustainable Development Goals. Evaluations done across CARE International UK programmes over the period July 2020 – July 2024 show the number of people supported against the following Goals:



© Youssef El-Ruzzi/CARE

Gaza Humanitarian Crisis

▲ Rula, 25, a mother of four expecting her fifth child, received a babykit delivered by CARE's staff.

Since the horrific attacks on Israel on 7 October 2023, CARE has been responding to the horrendous impacts of conflict in Gaza. Working in coalition with other humanitarian organisations, we have been calling for a permanent ceasefire, release of the hostages, unrestricted humanitarian access to reach survivors across the region and for the UK government to end the sale of arms to Israel that could be used in breach of international law.

We have been consistently raising the issue of inadequate attention being given to women and girls' needs in Gaza through our media and comms work, and private briefings and meetings with Government. On International Women's Day in March, we supported a public action event on the Millenium Bridge in Central London where UK-based International NGOs came together to share stories of women and girls from Gaza in an act of global solidarity, and we invited the public to share messages of support with our teams in Gaza and West Bank.

Through our Gaza Humanitarian Crisis Appeal, our supporters have raised over £465,000. This funding has provided much needed bedding kits (blankets, mattresses, sleeping mats and pillows), winter clothes and support for a mobile health clinic.

Women managing community forests in Nepal

In September 2023 CARE International UK and CARE Nepal launched a new project to enhance local forest ecosystems and conservation practices and improve livelihood opportunities for local farmer groups.

As part of the [The Samrakshyan Project](#), funded by the Jersey Overseas Aid Commission (JOAC), we are collaboratively adapting CARE's well-known Farmer Field and Business School model to include training on managing Community Forests for members of local Community Forest User Groups, with a special focus on women from Dalit communities.

The 32 Farmer Groups, including 656 women, are receiving bespoke Livelihood Improvement Plan and Business training, which includes modules on gender and social norms, agriculture, and conservation.

Protection against gender-based violence for women in Nigeria

In northeast Nigeria, incidences of gender-based violence (GBV) have skyrocketed. The insurgency which started in 2015 has led to the displacement of more than two million people, with women and girls subjected to physical and psychological abuse and exploitation. Approximately 1.4 million people are in need of GBV assistance across Nigeria.

CARE International UK is working with local partners to support survivors by strengthening the delivery of GBV protection and health

services including mental health, psychosocial support and sexual reproductive health services. This year the project reached 31,336 participants with Sexual and Reproductive Health Rights and GBV services, including women and girls from local communities, health workers and community-based organisations.

Confederation lead on Women's Economic Justice advocacy

CARE International UK leads the CARE confederation-wide advocacy on women's

economic justice. In this role, we joined the World Bank/International Monetary Fund Annual Meetings, influenced Bank and government leadership on caring economies and the green transition, shaped the Bank's flagship gender strategy, and made an [intervention on gender equality at the IDA Forum](#). As a result, there has been a stronger focus on gender equality across the Bank's work portfolio including in the response to and recovery from crises, through a stronger focus on care, and with a dedicated new gender strategy.



◀ Hadiza & Fatima, Participants at a Women Lead in Emergencies Sensitization Session at Potiskum LGA, Yobe Nigeria.

▼ CARE International UK calling for an immediate ceasefire to end the conflict in Gaza outside parliament with other humanitarian organisations - Global Day of Action, December 2023.



Beatrice Donkor, a VSLA member in Tweredua, Ghana, with two apprentices she employs at her hairdressing business.

Increase the diversity and sustainability of our income

STRATEGIC GOAL 5



A woman in a community supported by CARE and Mondelez International's Cocoa Life Programme.

CARE has a loyal, engaged supporter base of individuals and businesses in the UK. We are proud to be an innovative partner of the UK Government and other institutional donors to achieve our mission. In the 2023-2026 strategy period, we will review the way we raise and manage funds to ensure we sustainably increase the resources available to support women leading in crisis and to scale up proven innovations. We are diversifying our voluntary income, including through multi-sectoral partnerships and new relationships with trusts and foundations, as well as testing new models to raise funds.

Summary

In 2023/24, CARE International UK made significant strides in increasing the diversity and sustainability of our income to fund our vital work. We appointed a permanent Fundraising and Communications Director,

invested in new fundraising roles, and launched new supporter attraction activity, including our first-ever TV emergency appeals. Partnerships with the private sector continued to diversify our income, supporting key programmes in humanitarian aid, climate justice, and women's economic empowerment. We are deeply grateful to all who supported us, helping us empower women and tackle poverty worldwide. A full list of donors and supporters can be found on pages 90 and 91.

Investing in new fundraising roles

This year, we made important investments in our voluntary fundraising team to increase the long-term stability of our income. These included recruiting a new Senior Legacy and Supporter Experience Manager to develop a programme encouraging more people to consider including a gift to CARE International UK in their will.

Powering cocoa farming enterprise

Partnerships with the private sector are key in helping us deliver impact.

For over 10 years, we have worked with Mondelez International to help improve the lives and livelihoods of cocoa farmers and their communities in Ghana and Cote d'Ivoire, through Mondelez International's Cocoa Life Programme. In 2023, **CARE International UK worked across 787 cocoa farming communities in these countries, supporting communities to set up or strengthen community development structures, including over 1,000 VSLAs.**

Additionally, in Ghana in 2023 we provided **more than 59,000 cocoa seedlings** to farmers and in Cote d'Ivoire **over 8,000 community members were trained** on good environmental practices, with **more than 167,000 tree saplings planted.**

CARE International UK and Mondelez International are now incredibly proud to be partnering on a new initiative, the Opportunity Fund, to unlock new profitable business opportunities for women within VSLAs.

Reaching the right supporters

To maximise the amount of support we can provide in the crucial early days of an emergency response, CARE International UK's emergency appeals were advertised on TV for the first time. We have created an advert that is flexible enough to allow us to go on air within 48-72 hours of a rapid onset emergency, helping us to raise vital funds as well as build our base of engaged support and connection to our work.

▲ The CARE Survival Challenge: What would you need to survive in a crisis?

Attracting new supporters: the CARE Survival Challenge

In December 2023, we launched the CARE Survival Challenge with our professional fundraising agencies who fundraise in supermarkets and shopping centres across the country. The Challenge brings CARE's vital work to life by asking 'What would you need to survive a crisis?' and allows fundraisers to introduce CARE's wide-ranging work to people who may never heard of us before. Through the CARE Survival Challenge, 2,331 wonderful people have joined as new regular givers.

LENDWITHCARE

Summary

Lendwithcare, CARE International UK's microloan platform, plays a key role in support of goals two, four and five of our strategy. Lendwithcare works exclusively with local partners to defeat poverty through economic empowerment. The innovative Lendwithcare investment model also helps increase the diversity and sustainability of our income.

Sustainable microfinance for small business owners

Lendwithcare loans provide small-scale business owners with the capital they need to make smart investments in their businesses. From purchasing essential farming inputs to procuring new equipment, a Lendwithcare loan can help families to increase their income and secure a brighter future for their loved ones.

The Lendwithcare crowdfunding platform has been facilitating microloans to low-income and/or marginalised small scale business owners since 2010.



The initiative now has over **50,000** individual lenders, who have supported CARE International UK to tackle poverty in more than **15** countries through the Lendwithcare programme.



This year, we reached the huge milestone of **£50m loaned** since this launch date, and plan to celebrate this with our supporters in FY25.



In 2023/24, microloans made through Lendwithcare totalled **over £5.4m**. Lenders continue to deliver significant amounts of funding to small business owners year after year, and in 2023/24, we welcomed more than **5,000** new Lendwithcare supporters.

Lendwithcare loans are repaid to lender accounts and the funds can be loaned again to another small business, ensuring a sustainable supply of support to fund entrepreneurship.

▶ Vor Sophy and her husband, owners of a small fishing business in Cambodia.



◀ Ning Thitinanta Malee, the owner of a sewing business in Thailand.



Case study: Supporting a noodle soup entrepreneur in Cambodia

Hard-working people like Sokeat Kea were among those who received funding from thousands of lenders this year. A seasoned farmer from rural Cambodia, Sokeat Kea dreamt of diversifying his income by starting a traditional noodle soup business with his wife. The capital provided by a Lendwithcare loan has resulted in the noodle soup business generating \$10 USD per day to supplement the family's farming income. They are looking forward to a prosperous future and find joy in their new shared venture.



▲ Sokeat Kea and his wife.

Case study: An innovative response to a crisis in Malawi

Lendwithcare's dedicated community of lenders continues to exceed expectations in their ability and willingness to raise significant capital for Lendwithcare entrepreneurs when it is needed.

In May 2024, in response to the severe droughts in Southern Africa, Lendwithcare joined with local partner Modern Farming Technologies in Malawi to launch three loans unlike any funded through the platform before. These were designed to meet the desperate irrigation needs of small-scale farmers in the country who were facing the possibility of yet another poor growing season and the subsequent impact of that on their own, and their fellow citizens', food security.

To quickly address this issue, solar irrigation pumps were procured and put into the hands of these smallholder farmers as quickly as possible. Three large loans totalling approximately £75,000 were launched on the Lendwithcare platform and were funded in a matter of days, giving 150 small scale farmers in Malawi access to these Futurepumps.

© Timothy Aikman/CARE



© Timothy Aikman/CARE



▲ Top; Alex Nyrienda, a farmer in Malawi watering his crops and below; with his Futurepump.

STRATEGIC GOAL 6

Become an anti-racist, diverse, inclusive and equitable organisation



The CARE International UK team.

We must reflect the changes we want to see in the world. That means becoming a more diverse and inclusive organisation that is actively anti-racist, and bases its decisions, funding, and relationships on feminist leadership principles. To achieve this, we commit to a new set of feminist leadership principles, and reflect our equity, diversity, and inclusion goals in everything we do.

Summary

Our people and culture are vital to the successful delivery of our strategic goals. Equity, diversity and inclusion (EDI) is at the heart of our strategy and this year, we implemented organisational-wide training,

created a new employee-led EDI group, and updated our contracts with corporate partners through an inclusive and equitable lens. However, we know there is more to be done. EDI will be a constant area of focus in the future and in FY25, we are hiring a new permanent Director of People and Organisational Development, whose role will include sponsorship of initiatives to ensure that we deliver against this important strategic goal.

Starting with our people

In 2023/24, all staff took part in Reflections on Diversity, Equity and Inclusion (REDI) training, ensuring our people were equipped with a common and critical understanding and



▲ Members of the CARE International UK team at the 2024 All Staff Away Day.

knowledge of how to apply EDI principles and challenge respectfully in their roles.

Our volunteer employee-led EDI working group was set up to support CARE International UK in our broader work on EDI. The group meets monthly and offers a supportive lens to guide the organisation forwards against this strategic goal. This year, the EDI working group supported the development of our first EDI staff survey to establish a baseline in terms of identity and diversity at CARE International UK and to better understand the experiences that people with different characteristics have working here. This survey will be conducted annually so we can monitor our ambitions with staff in this critical area.

We also seek insights from external organisations. Buro Happold's EDI Lead shared her recommendations with us on designing and championing an EDI strategy at organisational level, and an external speaker

from the International Lesbian, Gay, Bisexual, Trans and Intersex Association spoke at our staff away day about LGBTI inclusion and freedom from any forms of discrimination.

To foster a sense of belonging for all staff, we introduced Quarterly Speaking up Awareness sessions. These are designed to help staff feel emotionally and physically safe at work and ensure everyone clearly understands the routes to take when they need to raise concerns. In addition, the Wellbeing and Social Group focuses on creating regular social events for all staff, which are widely enjoyed.

Inclusivity and equity in our contracts with businesses

This year we worked with our long-standing pro bono legal partner Ashurst LLP to ensure that our partnership contracts are inclusive and equitable. These contracts now ensure that CARE International UK's business context is fully represented and our rights, as well as those of our communities, are protected.



CARE International UK CEO Helen McEachern and former CARE West Bank and Gaza Country Director Hiba Tibi.

LOOKING FORWARD TO 2024-2025

Next year will be the second year of our three-year strategy “Women Leading in Times of Crisis”. We have identified nine priority areas as our focus for 2025, which have been developed to support the achievement of the CARE International UK Strategy 2023-2026 goals.

Some of the planned outcomes of these priority areas are detailed here as ‘In action examples’.

Profile and Influence

1. Build a clear compelling identity and increase engagement with UK audiences

In action example: Develop and implement thought leadership strategy focused on strategic priorities and produce op-eds, blogs, and events for cross-sector learning.

2. Influence the UK government to adopt feminist approaches

In action example: Within the first 100 days of new government, soft launch ‘Feminist Futures’ report.

Programmes and Impact

3. Design and deliver quality programming that aligns with our strategy

In action example: Embed women’s voice and leadership in programme design and decision-making.

4. Engage effectively with the CARE confederation to support delivery of CARE International UK strategy and Vision 2030

In action example: Identify priority countries and build joint programmes around strategic interests such as local leadership, support to women’s rights organisations, and anticipatory action.

Yohana Gonclaves, a farmer in Timor-Leste.



© Sarah Wiles/CARE

Sustainable Fundraising

5. Increase the sustainability of our restricted income

In action example: Win £20m new funding from institutional donors which contributes to delivery of CARE’s impact areas and prioritises CARE International UK’s strategic priorities.

6. Grow and diversify voluntary income

In action example: Nurture new areas like philanthropy, including investing in philanthropy capacity, developing a case for support, and identifying 15-20 key prospects.

Creating an enabling environment

7. Strengthen the foundations of the organisation

In action example: Transition to a permanent Senior Leadership Team and strengthen our Extended Leadership Team.

8. Harness the power of information, systems, and technology

In action example: Develop a two-year IT strategy, which ensures our systems are efficient and enabling.

9. Make CARE International UK a great place to work

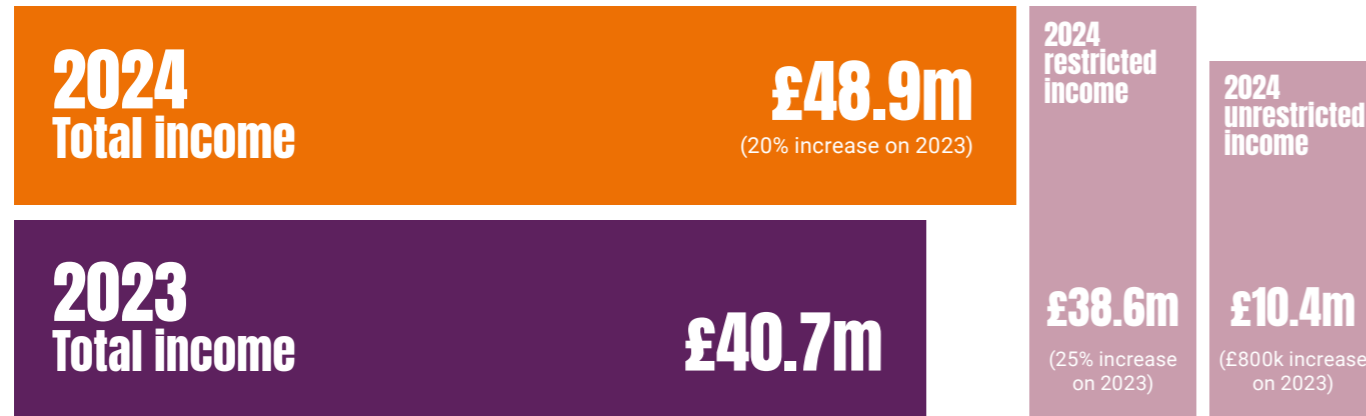
In action example: Continue the development and implementation of an insight-led EDI strategy and action plan.



◀ Susannah Owusu, a Village Savings and Loans Association (VSLA) member in Brekuline, Ghana, with her husband, Attah Nicholas, a farmer.

FINANCIAL SUMMARY

Income



Income

Total income for the year ended 30 June 2024 was £48.9 million, a 20% increase (2023: £40.7 million). This growth reflects our ongoing commitment to expanding our reach and deepening our impact across multiple regions.

Restricted income increased by 25% to £38.6 million (2023: £31 million). This was driven by successful partnerships and increased funding from institutional donors, including contributions toward our flagship humanitarian and development programmes delivering resilience programming in Syria, improving food security in Yemen, and adapting to climate change in Bangladesh. The growth in restricted income highlights the trust and confidence placed in our work by major donors and partners.

Unrestricted income was £10.4 million, an 8% increase (2023: £9.6 million), due to the success of our individual giving campaigns and enhanced corporate partnerships, which have enabled us to maintain flexibility and responsiveness in our programming.

Expenditure

Total expenditure for the year increased by 45% to £55.7 million (2023: £38.4 million), reflecting our scaled-up activities in response to the

growing needs of the communities we serve, particularly in areas affected by conflict and climate change.

Restricted expenditure on international programmes was £45.5 million, a 57% increase (2023: £29 million) reflective of activities linked to the increase in restricted income explained above. Our spend in these areas is critical as we address both immediate humanitarian needs and long-term development goals.

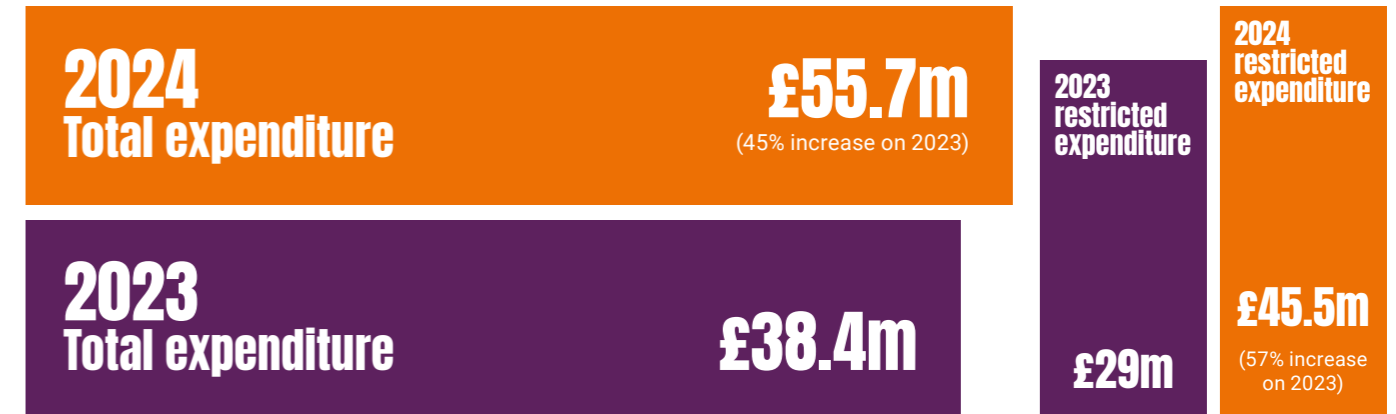
We invested £3.7 million in generating £10.8 million from fundraising activities (see page 23), demonstrating our continued commitment to expanding our donor base and ensuring the sustainability of our programmes. Our extensive efforts in optimising fund balances and refining financial processes have also contributed to this one-off increase in our return on investment this year.

Restricted deficit, unrestricted surplus, and reserves

As of 30 June 2024, our total funds were £14.7 million, a 32% decrease from £21.5 million in 2023.

We carried forward £9.9 million in restricted funds, a 41% decrease from 2023 (£16.7 million). This is consistent with our spending

Expenditure



in FY24 and planned deployment of funds to multi-year projects that are currently in progress, such as those mentioned above, ongoing humanitarian appeal projects, private donor projects, as well as our new FCDO-funded protection programme in Nigeria.

Unrestricted net surplus of £0.59 million has increased unrestricted reserves by 1% to £4.81 million (2023: £4.75 million). These reserves are crucial in ensuring that we can continue to innovate and respond quickly to emerging challenges, as well as provide a buffer against potential fluctuations in funding.

Our reserves policy requires that free reserves will be reviewed at least annually to ensure they are at an appropriate level and sufficient to protect programmatic expenditure in the short term from any sudden drop in income.

Free reserves of £4.8m are £1.5m above the calculated reserves target of £3.3m as agreed by the Board of Trustees. Some of this surplus will be used on strategic investments within the financial year 2025.

Donor funding grants

We aim to continue to provide funding to several programmes and projects subject to the delivery of obligations contained in the grant awards. Income from aid agencies is detailed in Note 28 to the accounts. As of 30 June 2024, donor funding was up by 14% to £36.4 million (2023: £32.1 million). Funding

was received from The Foreign Commonwealth and Development Office, Department for Environment, Food and Rural Affairs and the Disasters Emergency Committee.

Cash and short-term deposits

Cash and short-term deposits as of 30 June 2024 increased by 14% to £16 million (2023: £14 million), ensuring we have the necessary liquidity to support ongoing and future operations. These funds are designated for donor-funded projects, reflecting our careful management of resources to meet both current obligations and future needs.

Going concern

CARE International UK continues to maintain a strong financial position, underpinned by prudent financial management and a commitment to sustainability. Our forward projections, extending to 30 June 2026, indicate that we are well-positioned to navigate potential income fluctuations and continue our mission to alleviate poverty and social injustice.

Trading subsidiary

Our trading subsidiary, CI Enterprises Limited, achieved a gross profit of £0.33 million (2023: £0.019 million). This improvement is primarily due to a thorough review of our IT services cost planning, pricing to users, and streamlining of operational processes.

DIRECTORS' REPORT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

CARE International UK is a registered charity (Number 292506) and a private company (Number 1911651) limited by guarantee. The objects of the company, as set out in the Memorandum and Articles of Association, are to relieve poverty and sickness, to promote the preservation and protection of health and to advance education among the world's poor.

Related organisations

CARE International UK has a wholly owned subsidiary CI Enterprises Ltd, a company registered in England and Wales (Company No. 02306212). CI Enterprises is used for trading activities to provide income for the Charity.

Our charity is independently run by our Board of Trustees, who set our own policies and procedures. As part of the CARE International Federation, we are not managed by any federation member. However, we may occasionally adopt federation policies that we formally approve to align with shared objectives.

Board of Trustees, Governing Committees and Senior Leadership Team

The governing body of the Charity is the Board of Trustees (as listed on page 52). The Board meets formally four times a year. Trustees delegate responsibilities to the Committees, CEO and Senior Leadership Team in line with the approved Delegated Authorities Policy. In addition, there are three standing committees:

- Finance and Audit Committee
- Ethics and People Committee (replacing the Ethics and Risk Committee and the Nominations and Remuneration Committee)
- Impact and Transformation Committee (replacing the Programmes and Policy Committee)

In June 2024, the new Impact and Transformation Committee met for the first time, following the recruitment of new Trustees with relevant expertise.

The Committees are made up of members of the Board and other independent individuals with relevant experience under specific terms of reference from the Board.

CARE International UK held five Board and eight Committee meetings during 2023/2024. Attendance at Board meetings was 87% and attendance by individual Trustees at Committee meetings was 42/47 (89%)

Potential candidates for both the Board and Committees are recruited through an open and transparent process, including by advertisement in relevant accessible recruitment channels online including LinkedIn, as well as on the CARE International UK website. The Ethics and People Committee selects potential new members of the Board following a review of applications and interviews against the Trustee role profile, who are then approved by the Board before appointment.

In March 2024 three new Trustees were appointed to the Board of Trustees supporting the rotation of existing Trustees off the board throughout the year and providing a healthy balance between long standing Trustees and fresh perspectives and skills relevant to our priorities.

Statement of engagement with employees

We engage with our employees through regular communication and feedback mechanisms, fostering an inclusive and collaborative workplace. This keeps staff informed and allows us to understand their perspectives.

Statement of company's business relationships with suppliers and other stakeholders

We maintain strong relationships with suppliers, partners, and stakeholders who share our humanitarian goals. Ethical and transparent engagement enhances our programs and helps achieve our charitable objectives.

Statement of compliance with Section 172

As a registered company, CARE International UK is also bound by the reporting requirements of company law and, as part of this, the Trustees are required to state how they have complied with their duties under Section 172(1) of the Companies Act 2006. Trustees must act in a way they consider, in good faith, would be most likely to promote the success of CARE International UK to achieve its charitable purposes in compliance with section 172 Companies Act 2006.

The Board of Trustees delegate day-to-day management and decision-making to the CEO and other members of the Senior Leadership Team whose responsibility it is to ensure that the Charity's activities are carried out in compliance with agreed plans and policies. Details of the structure and activities of the Board and its standing committees are provided above, and under the Legal and Administrative section at the end of this report.

The Trustees set the remuneration of key management personnel based on the scope of their roles and individual experience, benchmarking against comparable positions in similar charities using industry standards. This ensures fair and competitive pay.

The table below sets out some the key decisions taken by the Board during the year and how the interests of our stakeholders and the wider factors set out in Section 172 of the Companies Act 2006 were taken into account.

Decision	Details	Key considerations
Adoption of a single organisation wide annual plan for CARE International UK to support aligned delivery on our 3-year strategy.	<p>Process involved the Extended Leadership Group, including Directors and Heads of team, working cross-organisationally to agree strategic objectives and activities against each of the nine priorities for FY25.</p> <p>The FY25 budget and investment decisions were made to support delivery against this plan. It supports the organisation to have more efficient use of resources and a more focused and aligned approach to delivering our strategy and impact.</p> <p>During this year Baselines and KPIs were agreed to measure progress against the strategy quarterly.</p>	<ul style="list-style-type: none"> • External context – economic, political • The current CARE International UK Strategy objectives and priorities • Internal financial constraints and senior staff and board's assessment on important areas for organisational strengthening in relation to systems, EDI, financial processes and income diversification.
Key policies were updated to support the effective delivery of the charity.	<ul style="list-style-type: none"> • Reserves policy • Delegated Authority • Safeguarding policy • CI Code of Conduct • Risk Register • Key HR Policies: <ul style="list-style-type: none"> - Whistleblowing policy - Disciplinary policy - Vetting, Disclosure & Barring policy - Recruitment & Selection policy 	<ul style="list-style-type: none"> • Current law in the relevant area. • Organisational controls and risk management. • Updated relevant to staff current needs and working practices.

In carrying out their duties the Trustees have regard, amongst other matters, to:

- **The achievement of the Charity's objects and its strategic goals.**
Highest among our considerations is how or whether a decision or action increases our impact against our objects. Optimising our support to marginalised people and communities to defeat poverty and achieve social justice is the desired outcome of our operations.
- **The likely consequences of any decision in the long-term**
Consideration of sustainability and the long-term consequences of strategic proposals is part of the Board's decision-making process. External circumstances sometimes change and, if necessary, we adapt our plans to respond to changing needs.

- **The interests of the Charity's employees**
Our Board of Trustees maintains an active interest in our EDI initiatives and one of our Trustees participated in the foundational work of the EDI employee group. More details on this can be found in the Strategic Report under Strategic Goal 6 (page 26-27).
- **The need to foster the Charity's business relationships with suppliers, customers and others**
We identify the following as the key stakeholders with whom we foster ongoing relationships:
 - Foreign, Commonwealth and Development Office
 - The Disasters Emergency Committee
 - Other institutional donors and trusts and foundations, for example the Postcode Lottery Trust
 - Private sector potential and existing partners (not whole private sector)
 - British public potential and existing supporters (not whole British public)
- **The desirability of the Charity in maintaining a reputation for high standards of business conduct**
We espouse the values we wish to influence, support and sustain in our programmes in our engagement with our own donors, suppliers, partners and other stakeholders. Our reputation and credibility are vital to the successful delivery both of our strategic goals and our day-to-day activities.

FUNDRAISING COMPLIANCE STATEMENT

CARE International UK seeks to maintain the highest possible standards in our fundraising and engagement activities, and we will never take the kindness and generosity of the British public for granted.

Individual supporters who have chosen to support our work – either through single or regular donations, participating in fundraising events, responding to an emergency appeal, or making a loan to an entrepreneur through our Lendwithcare scheme – all make it possible for us to continue to stand with women across the world who are leading the fight to end poverty. We are grateful to them every day and strive to keep earning their trust and their support by providing the highest standards of service and supporter experience.

CARE International UK aims to raise funds from organisations that share a commitment to our mission to save lives, defeat poverty and achieve social justice.

We continue to be registered with the Fundraising Regulator and are an Organisational Member of the Chartered Institute of Fundraising. We adhere to the Code of Fundraising Practice across all public engagement and fundraising activities and continue to engage with both regulatory bodies to ensure all our fundraising activities are both compliant and following best practice.

We have continued to review and update our consent and privacy policies to stay compliant with the General Data Protection Regulations (GDPR). It is important that our supporters are happy with how we communicate with them, that they understand when there is a legitimate interest for us to do so, and that they are clear on what we do and don't do with their personal information.

We have continued to work closely with professional fundraising and marketing agencies over the last year, who have supported and helped deliver our fundraising activities. We undertake a rigorous due diligence and tender process before starting to work with any suppliers and have strict contracts in place with existing suppliers, which include clauses on GDPR, recognising and managing vulnerable circumstances, human trafficking laws, and the Modern Slavery Act. Close monitoring of all fundraising and marketing campaigns is essential, including regular spot checks and mystery shopping, as it is very important to us that the agencies we work with meet the high standards we set for ourselves.

Over the year, 30 complaints were received (2022/23: 2 complaints). Of these, 80% stemmed from our Gaza Humanitarian Crisis Appeal, representing 0.03% of people contacted. All were resolved on time with Director-approved responses, and none required escalation. We continue to treat all complaints seriously and ensure thorough investigation and response.

PUBLIC BENEFIT STATEMENT

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'. That guidance addresses the need for all charities' aims to be, demonstrably, for the public benefit. The objects of the Company, as set out in the Memorandum of Association, are to relieve poverty and sickness, to promote the preservation and protection of health, and to advance education among the world's poor. CARE International UK's approach to fighting poverty, addressing CARE International's Vision 2030 impact areas (humanitarian response, women's economic justice, health, food nutrition and water security, gender equality, and climate justice) and by advocating on behalf of the poorest and most vulnerable people, allows us to directly meet the following criteria for public benefit as defined by the Charity Commission guidance:

- The prevention or relief of poverty.
- The advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity.
- The relief of those in need, by reason of gender, age, ill-health, disability, financial hardship or other disadvantage.
- The advancement of health and the saving of lives.
- The advancement of education.
- The advancement of environmental protection or improvement.

We are clear in our aims and objectives and adhere to codes of governance that reach across the wider humanitarian sector, including the Sphere Handbook (a set of principles and standards agreed by the major humanitarian organisations, including CARE International), the Red Cross Code of Conduct, and the Core Humanitarian Standard on Quality and Accountability. The CARE confederation is externally verified against the Core Humanitarian Standard, following an external audit by the Humanitarian Quality Assurance Initiative in early 2020, and will be re-verified against this standard in 2024.

Our approach is to listen to the people we work for and take great care to 'do no harm'. We aim to stand with women leading the fight to end poverty, and no person is excluded on the grounds of race, religion, gender, sexual orientation, or social position.

INTERNAL CONTROL ENVIRONMENT

Internal control

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of control, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

The systems of internal control are designed to provide assurance against material misstatement or loss. They include:

1. Three-year strategy set to support prioritising action that could have the greatest impact towards achieving our Mission and objects.
2. Annual plan and budgets approved by the Board.
3. Regular monitoring of Key Performance Indicators (KPIs) and progress against the strategy and plan.
4. Quarterly consideration by the Board of financial performance and variance from budgets, as well as scenario planning in response to external drivers of uncertainty.
5. The use of Committees in meeting their duties and delegating certain functions of the Board.
6. Appropriate identification, management and monitoring of risks.
7. Implementation of key policies and procedures.
8. Structured delegated and financial authorities signed off by the Board.
9. Internal auditing, carried out in accordance with the Audit Charter.

Trustees continue to review the adequacy of the Charity’s internal control systems with the Senior Leadership Team as part of the Risk Management Framework. Each risk area has a dedicated risk owner. The Trustees look at how the Charity has responded to previously identified incidents, weaknesses, or risks, as well as how the Charity approaches new incidents or emerging risks. As part of this, the Trustees consider whether the Charity has taken appropriate measures to respond to the issues and whether the controls in place are sufficient for the organisational purposes.

During the year, the Charity’s internal audit work focused on programme audits with the support of CARE USA. In addition, the Charity also continued improving its controls and processes across finance and HR.

The Board believes that the Charity’s other internal controls are adequate and meet the guidelines issued by the Charity Commission. The Board recognises that continuing to develop and strengthen CARE International UK’s internal controls is a key priority moving forward and has ensured that the resources and expertise are in place to do so.

Risk management and principal risks

CARE International UK recognises the risks we face due to the nature and context of our work. The Board, as the ultimate risk owner, has an established risk management process. Strategic risks are reviewed and discussed quarterly by the Senior Leadership Team and the Finance and Audit Committee. The Senior Leadership Team is responsible for the management of the key risks, and ensuring effective mitigation is in place.

Below are the identified significant risks for CARE International UK, as well as for the broader Charity and development sector, along with the Board’s plans to manage those risks:

Identified risk	Measures in place to manage the risks:
<p>Financial stability and fundraising Despite progress in diversifying funding, the organisation continues to be heavily funded by FCDO for programme funding, as well as subject to wider UK economic trends in terms of its unrestricted fundraising streams.</p>	<ul style="list-style-type: none"> • Diversification strategies are in place including with corporate donors, and increased focus on trusts and foundations, legacy, and face-to-face fundraising from individuals. • Careful monitoring of fundraising market and our financial performance. • Relationship building, advocacy and influencing FCDO priorities. • Ongoing strategic review of organisational priorities to ensure financial sustainability and appropriate investment strategy. • We are working on our five-year plan and fundraising strategy to further address this risk.
<p>Systems and controls Failure to have appropriate systems and controls in place would leave us vulnerable to fraud, cyber-attacks, data breaches, or unable to meet the compliance requirements of our regulators and donors.</p>	<ul style="list-style-type: none"> • Risk based internal audits and reviews carried out. • External IT assurance assessment performed, and we are implementing the recommendations. • Cyber security improvements continue to be implemented. • Finance Improvement Plan being implemented.
<p>Environments where we operate Increases our financial and operational risks including disruptions in programming; loss of access; delays in activities; loss of project documentation, physical threat, and safeguarding risks. In some countries, financial sanctions apply and have intensified during the past financial year as a consequence of conflict.</p>	<ul style="list-style-type: none"> • Due diligence on implementing partners. • Systematic anti-terrorist checks on all suppliers and partners. • Situation monitoring in conflict areas and for incidents. • Appropriate training for staff for high-risk deployments. • Co-operation with country offices to support donor advocacy and mitigate impact on programme delivery. • Adjustments to financial budgets and forecasts following specific incidents. • Appropriate safeguarding training and policies in place. All staff and Trustees regularly trained on safeguarding.

Impact of operating environment on staff

UK government aid budget cuts have resulted in limitations on how we operate, including reduced frequency of visiting programmes and less connection to the organisation's purpose for staff. This poses a risk to the organisation as low morale may lead to higher staff turnover.

- New three-year strategy has significantly increased understanding of CARE International UK's purpose and motivation amongst staff has increased, supported by more regular staff interaction through away days, in-person meetings and social events.
- Annual salary review process – recent salary increase brought most grades to the market median.
- Flexible hybrid working approach implemented in response to staff feedback – further consultation.
- Regular one-to-one well-being checks with staff.
- Review of office space and investment in suitable working-from-home equipment for staff.
- Continue exit interviews to identify and monitor causes of staff leaving the organisation and corrective action taken.
- Dedicated group and investment in staff wellbeing and social needs.
- Ongoing EDI and Staff surveys to monitor staff engagement and identify issues that require future attention, including workloads.

ANTI FRAUD, BRIBERY, CORRUPTION AND EXPLOITATION POLICIES AND SERIOUS INCIDENT REPORTING

Policies and reporting

CARE International has global policies on Fraud and Corruption, Protection from Sexual Exploitation and Abuse, and Child Protection, which apply to all CARE members and operations. We have a Serious Incident Reporting protocol agreed with the Board of Trustees.

The Fraud and Corruption policy requires all incidents or allegations of fraud, loss, and bribery to be reported to donors and the Finance and Audit Committee, regardless of financial materiality. This ensures a consistent approach to fraud awareness, prevention, reporting, and investigations across the confederation. In addition to these preventative measures, anti-fraud, corruption, and bribery controls are reviewed by internal and external audits. All UK staff are required to complete an online anti-fraud training, reinforced through refresher trainings including those organised during the Charity Fraud Awareness week.

Serious incidents

Despite our enhanced approach to fraud prevention, the reality is that from time-to-time we will be victims of fraud. During the year, 10 suspicions of fraud and other incidents were reported to CARE International UK (2023: 9 fraud reports). All incidents related to our global programmes and offices. One of these cases remains under investigation, but all other suspicions were fully investigated. Half of them were found substantiated, and relevant actions have been taken. We find that the majority of allegations received relate to procurement irregularities. All cases were reported to the relevant donors and the majority are now closed. Three incidents were also reported to the Charity Commission, in accordance with the CARE International UK Serious Incident Reporting protocol. Among these was a funds embezzlement case involving an implementing partner, closure of a CARE country office, and a safeguarding incident in a humanitarian project. These cases were all reviewed and subsequently closed by the authority.

OTHER POLICIES AND STATEMENTS

Safeguarding

CARE International UK continues to enhance safeguarding standards in all the work we do. In 2024, CARE's updated global safeguarding policy was issued. The new policy includes additional guidance on working with partners and embedding safeguarding in our programmes.

In 2023/24 CARE International UK introduced a new standard where each new project, regardless of size or scope, undergoes a safeguarding risk assessment. This means that each new project has a clear strategy in place for managing safeguarding risks, and each partner is fully aware of their role in keeping people and communities safe from harm. CARE International UK's highest value programmes in Bangladesh, Syria and Yemen each have a comprehensive safeguarding risk management plan, led by CARE International UK and co-produced and implemented by consortium partners.

For CARE International UK, the protection of the people we support, our staff, and the partners we work with is paramount. Everyone in CARE International UK, including each Trustee, is instrumental in making safeguarding core to everything we do. In 2023/24 a total of 52 out of 56 (93%) staff who were eligible, attended safeguarding training. This included a refresher training for Trustees on their regulatory duty for safeguarding.

Modern Slavery

We continue to monitor compliance with the Modern Slavery Act, and the broader issue of modern slavery, across the following areas:

- Procurement, both UK-based and international.
- Selection of programme partners.
- HR policies and procedures.
- Fundraising and communications.

We have supported changes to policies and procedures, incorporating the risks relating to modern slavery.

ENVIRONMENTAL IMPACT

Statement on Streamlined Energy and Carbon Reporting (SECR) 2023/24

CARE International UK leases an office at The Foundry, Vauxhall, London, and our rental charge is inclusive of energy usage. The landlord is not able to provide energy reports for each unit, however BREEAM – the world leading science-based certification system for sustainable built environments – rated The Foundry 'excellent' for its sustainability credentials, which was a key factor in our decision to lease at this location. The table below summaries our legally-obligated emissions reporting as required by SECR for 2022/23 and includes a comparison to the previous year. The figures for 2023/24 are not yet available but we believe they will be similar to 2022/23 as we are in the same office space with the same number of desks.

UK Energy Source	2022/23	2021/22
Electricity kWh (Scope 2, 100% renewable)	6,691.23 kWh	0 kWh
Associated gas emission kWh (biogas)	9,247.68 kWh	0 tonnes CO ₂ e
Methodology: CO ₂ associated gas emissions have been calculated using UK government greenhouse gas conversion factors		

Flight emissions

CARE International UK's emissions, including RF (Radiative Forcing) and WTT (well-to-tank) are presented below. This equates to 160.3 tonnes of CO₂e in total for 219 flights taken, and 1.56 tonnes of CO₂e per full-time equivalent employee. We continued to increase our carbon footprint on flights from the previous two years as we resume visits to country offices in order to complete due diligence and provide technical support to the programmes that we fund. These activities were suspended during the pandemic.

	2023/24	2022/23	2021/22
Flights tCO ₂ inc RF	160.3 tonnes CO ₂ e	103.69 tonnes CO ₂ e	54.34 tonnes CO ₂ e
Flights tCO ₂ per full-time equivalent employee	1.56 tonnes CO ₂ e	1.05 tonnes Co ₂ e	0.55 tonnes CO ₂ e

Energy efficient actions

CARE recognises that to achieve our global vision we must prevent, reduce, and mitigate our own impact on climate change and environmental crises. In 2023/24, CARE International began implementing a new Climate and Environment policy that defines "CARE's commitments for reducing greenhouse gases, minimising its impact on the environment and integrating climate and environmental considerations into all levels of its work, and to provide the guiding principles and minimum targets for how CARE will fulfil its commitments." During FY25, CARE International UK will develop its own action plan and targets in line with the CI policy.

In 2023/24 CARE International UK updated its travel policy to include a more rigorous assessment of alternatives to travel, and to include measures to reduce emissions from travel on shorter journeys, for example mandating train use for travel in the UK and to near Europe. We continue to travel overseas only when necessary. Electricity and gas usage at our office is based on information provided for the entire building by the landlord, and we have calculated the proportion attributable to CARE International UK based on our office size. The Foundry has an EPC rating of A and an EPC score of 24.

Anyone representing CARE International UK signs a Code of Conduct confirming they will demonstrate commitment to reducing our environmental impact. We contribute to the CARE International Global Climate Smart Report in terms of the action taken to reduce emissions, and to further CARE International's global efforts to become a climate smart organisation.

We have committed to offset our emissions where we cannot reduce them through credible carbon offset projects that have high social impact and environmental integrity. In 2024, we contributed to CARE International's carbon offsetting scheme with the Fair Climate Fund. We are very proud of our CARE joint offsetting programme and the steps the CARE confederation is taking to balance out unavoidable emissions from the work we do. The programme will empower women in rural communities, improve health and safety conditions for families, and contribute to climate resilience, all while reducing emissions.

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report, including the Strategic Report and the financial statements, in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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 group and Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and 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.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the group, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Financial statements are published on the Charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the Charity's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

Disclosure of information to auditors

In the case of each of the persons who are Trustee Directors of the company at the date when this report was approved:

- So far as each of the Trustee Directors is aware, there is no relevant audit information (as defined in the Companies Act 2006) of which the company's auditors are unaware, and
- Each of the Trustee Directors has taken all the steps that they ought to have taken as a Director to make themselves aware of any relevant audit information (as defined) and to establish that the company's auditors are aware of that information. This confirmation is given and should be interpreted in accordance with the provisions of S418 of the Companies Act 2006.

The Trustees' Annual Report and the strategic report contained within was approved by the Trustees of CARE International UK on 19th December 2024 and signed on its behalf by:



Lyndall Stein
Chair of Trustees



Sribavan Srisathkurunathan
Chair, Finance and Audit Committee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARE INTERNATIONAL UK

Opinion

We have audited the financial statements of CARE International UK (the "charitable company") and its subsidiaries (the "group") for the year ended 30 June 2024 which comprise the consolidated statement of financial activities, the consolidated balance sheet, the charity balance sheet, the consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 30 June 2024 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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.

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement set out on page 45, 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 charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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:

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006 together with the Charities SORP (FRS102) 2019. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charity's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charity for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation and health and safety legislation.

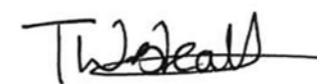
Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of grant and legacy income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Audit and Risk Committee about their own identification and assessment of the risks of irregularities, designing audit procedures over income, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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 auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Tara Westcott
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
Cheltenham, UK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Nigel Chapman ¹ [resigned 6 December 2023]

Desiree D'Souza ^{1,2}

Khalid El Ansari ^{1,2}

Laura Kelly ³ (Chair of Impact and Transformation Committee) [appointed 27 March 2024]

Amadu Khan ^{2,3} [appointed 27 March 2024]

Esther Kwaku ² [resigned 6 December 2023]

Susanna Ndaruhutse ^{1,3} [appointed 27 March 2024]

Nadine Nohr ² (Chair of Ethics and People Committee) [resigned 27 June 2024]

Stephen Oxley ¹ [resigned 4 July 2023]

Edward Sparrow ^{1,2}

Sribavan Srisathkurunathan ¹ (Vice-Chair/Chair of Finance and Audit Committee) [appointed Vice-Chair of Board of Trustees, 6 December 2023]

Lyndall Stein (Chair) ^{2,3}

Anita Yuen ¹ [resigned 4 December 2024]

Additional committee members

Simon Starling ³ [appointed 27 March 2024]

Ziad Issa ³ [appointed 27 March 2024]

1 Finance and Audit Committee

2 Ethics and People Committee

3 Impact and Transformation Committee [established June 2024]

Senior Leadership Team

Eamon Cassidy	Interim Chief Executive Officer [to 6 July 2023]
Bill Chidgey	Interim Finance Director [from 30 September 2023 to 8 August 2024]
Senait Fassil	Director of Finance, Compliance and Governance [from 30 July 2024]
Laura Griffin	Interim Director, Fundraising, Partnerships & Comms [to 29 February 2024]
Esiri Lawrence	Director of People and Organisational Development [from 2 December 2024]
Joanna Lloyd-Jones	Interim Director of People [to 19 July 2024]
Helen McEachern	Chief Executive Officer [from 21 August 2023]
Ben Nolan	Director, Fundraising and Communications [from 8 April 2024]
Leo Skyner	Finance Director [to 30 September 2023]
Tina Sloane	Interim Director of Programme and Policy (maternity cover) [from 17 November 2024]
Helen Thompson	Director of Programme and Policy Interim Chief Executive Officer [from 7 July 2023 to 20 August 2023]

COMPANY INFORMATION

Registered Office

C/o Ashurst LLP
London Fruit and Wool Exchange
1 Duval Square, London E1 6PW

Auditors

Crowe UK LLP
4th Floor St James House
St James Square
Cheltenham GL50 3PR

Bankers

Barclays Bank plc
Level 28 1 Churchill Place London E14 5HP

Solicitors

Ashurst LLP
London Fruit and Wool Exchange
1 Duval Square, London E1 6PW

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 JUNE 2024

	Note	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total funds 2024 £000	Total funds 2023 £000
Income from:					
Donations and legacies	3	5,969	8,684	14,653	15,071
Charitable activities	4	3,237	29,921	33,158	25,038
Other trading activities	5	431	-	431	313
Investment income		396	-	396	138
Other income		330	-	330	110
Total income		10,363	38,605	48,968	40,670
Expenditure on:					
Raising funds:	6				
Trading subsidiary costs		399	-	399	309
Costs of raising voluntary income		3,602	100	3,702	4,136
Charitable activities	7	6,208	45,394	51,602	33,961
Total expenditure		10,209	45,494	55,703	38,406
Net income/(expenditure)		154	(6,889)	(6,735)	2,264
Transfers between funds	17	(95)	95	-	-
Net movement in funds		59	(6,794)	(6,735)	2,264
Reconciliation of funds:					
Total funds brought forward		4,750	16,713	21,463	19,199
Net movement in funds		59	(6,794)	(6,735)	2,264
Total funds carried forward		4,809	9,919	14,728	21,463

The Consolidated Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 58 to 90 form part of these financial statements.

CONSOLIDATED BALANCE SHEET

AS AT 30 JUNE 2024

Company number 01911651

	Note	2024 £000	2024 £000	2023 £000	2023 £000
Fixed assets					
Tangible assets	12		80		20
Investments	13		39		39
			119		59
Current assets					
Debtors: Amounts falling due within one year	14	13,183		11,755	
Cash at bank and in hand		16,015		14,037	
		29,198		25,792	
Creditors: Amounts falling due within one year	15	(14,589)		(4,373)	
Net current assets			14,609		21,419
Total assets less current liabilities			14,728		21,478
Creditors: Amounts falling due after more than one year	16		-		(15)
Total net assets			14,728		21,463
Charity funds					
Restricted funds	17		9,919		16,713
Unrestricted funds	17		4,809		4,750
Total funds			14,728		21,463

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Lyndall Stein
Chair of Trustees

Date: 19th December 2024



Sribavan Srisathkuranathan
Chair, Finance and Audit Committee

Date: 19th December 2024

CHARITY BALANCE SHEET

AS AT 30 JUNE 2024

Company number 01911651

	Note	2024 £000	2024 £000	2023 £000	2023 £000
Fixed assets					
Tangible assets	12		80		20
Investments	13		39		39
			<u>119</u>		<u>59</u>
Current assets					
Debtors: Amounts falling due within one year	14	13,691		11,935	
Cash at bank and in hand		15,469		13,866	
		<u>29,160</u>		<u>25,801</u>	
Creditors: Amounts falling due within one year	15	(14,558)		(4,357)	
Net current assets			<u>14,602</u>		<u>21,444</u>
Total assets less current liabilities			<u>14,721</u>		<u>21,503</u>
Creditors: amounts falling due after more than one year	16		-		(15)
Total net assets			<u><u>14,721</u></u>		<u><u>21,488</u></u>
Charity funds					
Restricted funds	17		9,919		16,713
Unrestricted funds	17		4,802		4,775
Total funds			<u><u>14,721</u></u>		<u><u>21,488</u></u>

The Group has taken advantage of the exemption under s408 of the Companies Act 2006 and has not prepared a separate Statement of Financial Activities for the Charity.

The Charity's net movement in funds for the year was £(6,767k) (2023 - £2,260k).

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Lyndall Stein
Chair of Trustees

Date: 19th December 2024



Sribavan Srisathkurunathan
Chair, Finance and Audit Committee

Date: 19th December 2024

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 JUNE 2024

	Note	2024 £000	2023 £000
Cash flows from operating activities			
Net cash used in operating activities	21	1,693	993
Cash flows from investing activities			
Investment income		396	138
Purchase of tangible fixed assets	12	(111)	(6)
Net cash provided by investing activities		<u>285</u>	<u>132</u>
Change in cash and cash equivalents in the year		<u>1,978</u>	<u>1,125</u>
Cash and cash equivalents at the beginning of the year		14,037	12,912
Cash and cash equivalents at the end of the year	22	<u><u>16,015</u></u>	<u><u>14,037</u></u>

The notes on pages 58 to 90 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

1. General information

CARE International UK is a registered charity (Number 292506) and a private company (Number 1911651) limited by guarantee. The objects of the company, as set out in the Memorandum and Articles of Association, are to relieve poverty and sickness, to promote the preservation and protection of health and to advance education among the world's poor.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

CARE International UK meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The Consolidated Statement of Financial Activities (SOFA) and Consolidated Balance Sheet consolidate the financial statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

The Charity has taken advantage of the exemption allowed under section 408 of the Companies Act 2006 and has not presented its own Statement of Financial Activities in these financial statements.

2.2 Going concern

The Charity has continued to manage its finances effectively throughout the financial year ending 30 June 2024, increasing unrestricted reserves from £4.7m to £4.8m during the year.

In preparing the going concern assessment, income and expenditure projections have been extended to 30 June 2026 and cashflow projections to 30 June 2025. A baseline projection has been prepared based upon the Board approved latest forecast. In addition to the baseline projection, alternative scenarios have been modelled which consider the impact of potential declines in income of up to 20% in both programme and fundraising. A further scenario has been also prepared – a cumulative crystallization of both scenarios at the same time – to assess the impact such a scenario would have on the financial sustainability of the Group. In this scenario the Group would have sufficient unrestricted cash resources as well as reserves to continue its operations.

For this reason, the Trustees have concluded that there is no material uncertainty relating to going concern.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations, including regular giving and appeals, are recognised as income once CARE International UK has the right to receive the donation, when it is probable that the economic benefits will be received and that the amount of the donation can be measured reliably.

Income from sponsors is recognised on a receivable basis.

Legacies are accounted for as income on the settlement of the estate or receipt of payment, whichever is earlier.

Grants are included in the Consolidated Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income earned under contracts with donors where payments are contingent on the achievement of specified results is recognised in the SOFA in proportion to the stage of completion of the project. Where it is probable that total contract costs exceed total contract income, the expected deficit is recognised immediately. Income and expenditure in relation to these contracts are recognised within restricted funds, with any resulting surplus or deficit shown as a transfer to or from unrestricted funds.

Contributions and donations in kind are recorded at fair values during the year of contribution and recorded as restricted income and expenditure in the SOFA.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Income from trading activities is accounted for on an accrual basis.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

2. Accounting policies (continued)

2.4 Expenditure (continued)

Expenditure on raising funds includes all expenditure incurred by the Group to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Group's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Group; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Leasehold improvements	- over the remaining life of the lease
Office and other equipment	- 7 years
IT equipment	- 3 years

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Consolidated Statement of Financial Activities.

Investments in subsidiaries are valued at cost less provision for impairment.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

2. Accounting policies (continued)

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Consolidated Statement of Financial Activities as a finance cost.

2.11 Financial instruments

The Group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Operating leases

Rentals paid under operating leases are charged to the Consolidated Statement of Financial Activities on a straight-line basis over the lease term.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

2. Accounting policies (continued)

2.13 Pensions

Contributions to the defined contribution pension scheme are recognised in the SOFA when they are payable. The money purchase nature of the scheme assures there will be no funding deficit or surplus accruing to the Charity in the future. The pension scheme is independently administered. The assets of the scheme are held separately from those of the Charity.

The Charity also participates in the Pensions Trust Growth Plan. This is a multi-employer pension scheme where it is not possible to separately identify the assets and liabilities of participating employers. This is a money purchase arrangement with historical guarantees. The scheme is subject to the funding legislation outlined in the Pensions Act 2004. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out as of 30 September 2019, which showed a deficit. The pension trustees have asked for the participating employers to pay additional contributions to the scheme to eliminate this funding shortfall. These recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities. The liability recognised for this obligation is the net present value of the deficit reduction contributions payable under the plan and is held as a provision in the Balance Sheet. The current overall position of the fund and the assumptions made are provided in Note 24.

2.14 Taxation status

CARE International UK is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter three 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. The Charity's trading subsidiary will pay available profits to the Charity under the Gift Aid scheme, thereby eliminating or reducing their respective corporation tax liabilities.

The Charity is able to partially recover Value Added Tax (VAT). Expenditure subject to VAT that is not recoverable is recorded in the Accounts inclusive of VAT. The subsidiary trading company makes qualifying donations of taxable profit to the Charity to the full extent allowable. Unless material, any Corporation Tax liability arising in the subsidiary is included within the expenditure by the Group.

2.15 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Group and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Group for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

2. Accounting policies (continued)

2.16 Areas of significant judgement and estimates

Significant accounting judgements and estimates

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. These judgements and estimates are continually evaluated, based upon experience, reasonable expectations of the outcome of future event and professional and expert advice. The significant judgements and estimates that could impact the carrying amounts of assets and liabilities are detailed below:

Income recognition

Income recognition requires judgement to appropriately apply the income accounting policies across the many complex funding streams the Charity has. Note 2.3 details the accounting principles adopted and their application across the significant funding streams. The judgements are continually reassessed and where appropriate provision is made for contingencies or deferrals are made to account for conditions yet to be fulfilled.

Pensions Trust scheme deficit

The assumptions underpinning the measurement of the Pension Trust liability depend upon significant judgements and estimates. Details of the potential liability relating to withdrawal from the Pensions Trust scheme are set out in Note 24. The Trustees consider the probability of this liability crystallising to be remote.

Lendwithcare

Lendwithcare funds are not presented as part of CARE International UK's assets. To ensure this remains appropriate, legal advice has been obtained and is updated on a regular basis. Any updates to the terms and conditions are scrutinised to ensure that it continues to be appropriate for CARE International UK to operate and disclose that the scheme is an agency arrangement.

The Trustees do not consider there to be any other areas of significant judgement or estimates.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

3. Income from donations and legacies

	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total funds 2024 £000
Individual and corporate donors including legacies	5,631	3,422	9,053
Disasters Emergency Committee (DEC)	338	4,838	5,176
Gifts & Contributions in Kind	-	424	424
Total 2024	5,969	8,684	14,653
	<i>Unrestricted funds 2023 £000</i>	<i>Restricted funds 2023 £000</i>	<i>Total funds 2023 £000</i>
Individual and corporate donors including legacies	5,738	1,234	6,972
Disasters Emergency Committee (DEC)	505	6,232	6,737
Gifts & Contributions in Kind	-	1,362	1,362
Total 2023	6,243	8,828	15,071

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

4. Income from charitable activities

	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total funds 2024 £000
Foreign, Commonwealth & Development Office	2,295	24,953	27,248
European Commission including Directorate for Humanitarian Aid and Civil Protection	11	74	85
Other Donors and Funders	931	3,570	4,501
Mondelez	-	1,324	1,324
	3,237	29,921	33,158
	<i>Unrestricted funds 2023 £000</i>	<i>Restricted funds 2023 £000</i>	<i>Total funds 2023 £000</i>
Foreign, Commonwealth & Development Office	1,558	10,932	12,490
European Commission including Directorate for Humanitarian Aid and Civil Protection	39	87	126
Other Donors and Funders	1,207	9,044	10,251
Mondelez	-	2,171	2,171
	2,804	22,234	25,038

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

5. Income from other trading activities

Income from trading subsidiary

The trading income from the wholly owned subsidiary, CARE International Enterprises Limited, derives from:

- Providing IT support to seven European CARE International members and their respective country offices
- Fees charged to corporate partners for use of the CARE name and logo
- Royalty income from book sales

	Unrestricted funds 2024 £000	Total funds 2024 £000	<i>Total funds 2023 £000</i>
Total trading income	431	431	313

6. Expenditure on raising funds**Costs of raising voluntary income**

	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total funds 2024 £000
Individuals	2,021	1	2,022
Institutional donors	353	-	353
Media & Communications	444	-	444
Support costs	784	99	883
	<u>3,602</u>	<u>100</u>	<u>3,702</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

6. Expenditure on raising funds (continued)

	<i>As restated Unrestricted funds 2023 £000</i>	<i>As restated Restricted funds 2023 £000</i>	<i>As restated Total funds 2023 £000</i>
Individuals	1,841	1	1,842
Institutional donors	269	-	269
Corporate donors	720	-	720
Media & Communications	460	-	460
Support costs	791	54	845
	<u>4,081</u>	<u>55</u>	<u>4,136</u>

Due to a change during the year of how support costs are allocated. It was deemed appropriate to also make this change in the prior year.

Expenditure on Trading Activities

The trading costs incurred by the wholly owned subsidiary, CARE International Enterprises Limited, comprise:

	Unrestricted funds 2024 £000	Total funds 2024 £000	<i>Total funds 2023 £000</i>
Trading subsidiary costs	399	399	309

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

7. Analysis of expenditure on charitable activities**Summary by fund type**

	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total 2024 £000
Humanitarian response	2,881	23,146	26,027
Development work	2,872	22,206	25,078
Advocacy	455	42	497
	<u>6,208</u>	<u>45,394</u>	<u>51,602</u>
	<u>4,850</u>	<u>29,111</u>	<u>33,961</u>

	<i>Unrestricted funds 2023 £000</i>	<i>Restricted funds 2023 £000</i>	<i>Total 2023 £000</i>
Humanitarian response	2,185	14,821	17,006
Development work	2,191	14,146	16,337
Advocacy	474	144	618
	<u>4,850</u>	<u>29,111</u>	<u>33,961</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

8. Analysis of expenditure by activities

	Activities undertaken directly 2024 £000	Grant funding of activities 2024 £000	Support costs 2024 £000	Total funds 2024 £000
Humanitarian response	2,623	21,884	1,520	26,027
Development work	3,838	19,844	1,396	25,078
Advocacy	212	-	285	497
	<u>6,673</u>	<u>41,728</u>	<u>3,201</u>	<u>51,602</u>
	<u>4,416</u>	<u>26,893</u>	<u>2,652</u>	<u>33,961</u>

	<i>Activities undertaken directly 2023 £000</i>	<i>Grant funding of activities 2023 £000</i>	<i>Support costs 2023 £000</i>	<i>Total funds 2023 £000</i>
Humanitarian response	2,267	13,489	1,250	17,006
Development work	1,719	13,404	1,214	16,337
Advocacy	430	-	188	618
	<u>4,416</u>	<u>26,893</u>	<u>2,652</u>	<u>33,961</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

10. Support costs (continued)

	2024	2023
	£000	£000
Included within Unrestricted Support Costs are the following:		
Fees payable to the Charity's current auditor for the audit of this set of Accounts	73	69
Fees payable to the Charity's current auditor for tax compliance work	7	6
Fees payable to the Charity's previous auditor for prior years' audit and tax compliance work, not previously reported	-	163
Account preparation fees relating to this set of Accounts	6	7
Depreciation charges	51	44

11. Staff costs

	Group	<i>Group</i>	Charity	<i>Charity</i>
	2024	<i>2023</i>	2024	<i>2023</i>
	£000	<i>£000</i>	£000	<i>£000</i>
Wages and salaries	5,006	4,637	5,006	4,637
Social security costs	506	469	506	469
Contribution to defined contribution pension schemes	257	215	257	215
	5,769	5,321	5,769	5,321

Included within Wages and salaries costs are termination costs of £22k (2023 - £124k) and other staff costs of £100k (2023 - £124k). Termination costs relate to a limited number of redundancies and settlement agreements paid during the year.

In addition to full-time permanent staff, CARE International UK employed temporary staff at a cost of £116k (2023 - £48k). This was due to some positions being filled on an interim basis. These costs are included in other staff costs.

The Charity participates in a multi-employer defined benefit pension scheme administered by The Pensions Trust (TPT). The Charity recognises a liability in relation to the agreed deficit funding arrangement, and the amount recognised is the net present value of the deficit reduction contributions payable.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

11. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	Group	<i>Group</i>
	2024	<i>2023</i>
	No.	<i>No.</i>
Charitable activities	45	41
Fundraising	35	39
Support	23	19
	103	99

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	Group	<i>Group</i>
	2024	<i>2023</i>
	No.	<i>No.</i>
In the band £60,001 - £70,000	9	-
In the band £70,001 - £80,000	2	3
In the band £80,001 - £90,000	1	1
In the band £90,001 - £100,000	2	-
In the band £100,001 - £110,000	1	1

Employer contributions are made to a defined contribution pension scheme in respect of 15 higher paid employees (2023 - 5). Total employer contributions in respect of higher paid employees during the year amounted to £57k (2023 - £16k).

The Key Management Personnel of the Group are the Trustees and the senior management team. The short-term employee benefits for the senior management team for 2024 was £509k (2023 - £443k).

Trustees' remuneration and expenses

None of the members of the Board received any remuneration for their work as trustees (2023 - Nil).

Expenses reimbursed to 5 Trustees (2023 - 1 Trustee) for travel undertaken on the Group's behalf in 2024 totaled £4.8k (2023 - £275). The Group paid £25.4k (2023 - £25.2k) for Combined Liability insurance, which includes trustees' indemnity insurance cover. Trustees' donations were £7.6k (2023 - £5.8k).

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

12. Tangible fixed assets**Group and Charity**

	Office equipment £000	Computer equipment £000	Total £000
Cost or valuation			
At 1 July 2023	3	233	236
Additions	-	111	111
At 30 June 2024	<u>3</u>	<u>344</u>	<u>347</u>
Depreciation			
At 1 July 2023	1	215	216
Charge for the year	-	51	51
At 30 June 2024	<u>1</u>	<u>266</u>	<u>267</u>
Net book value			
At 30 June 2024	<u>2</u>	<u>78</u>	<u>80</u>
<i>At 30 June 2023</i>	<u>2</u>	<u>18</u>	<u>20</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

13. Fixed asset investments

Group and Charity	Unlisted investments £000
Cost or valuation	
At 1 July 2023	39
At 30 June 2024	<u>39</u>
Net book value	
At 30 June 2024	39
<i>At 30 June 2023</i>	<u>39</u>

The Unlisted Investment represents a cash investment in CARE International Revolving Loan Fund (see paragraph b below).

a) Subsidiary company investments held by the Charity include a £2 (2023 - £2) investment in the subsidiary company at cost. The Charity holds 100% of the issued share capital of CI Enterprises Limited, which is registered in England and Wales. The Company's principal activity is to undertake trading for the Charity. A summary of the subsidiary's results and its financial position as at 30 June 2024 is given in Note 18.

b) During the year CARE International participated in the Revolving Fund established with other members of the CARE International Confederation, maintaining its investment of €45,500. The Fund, which is administered by the CARE International Secretariat in Geneva, is used to provide short-term interest-bearing loans to finance cash flow needs of members for projects across CARE International, where funds are received from donors after they are needed for implementation.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

14. Debtors

	Group 2024 £000	<i>Group</i> <i>2023</i> <i>£000</i>	Charity 2024 £000	<i>Charity</i> <i>2023</i> <i>£000</i>
Due within one year				
Receivable from donors and funders	1,617	348	1,617	348
Due from subsidiary undertaking	-	-	584	201
Other debtors	723	454	674	436
Prepayments and accrued income	2,611	2,311	2,584	2,308
Programme advances to CARE country offices and partner	8,232	8,642	8,232	8,642
	<u>13,183</u>	<u>11,755</u>	<u>13,691</u>	<u>11,935</u>

Programme advances to CARE country offices and partners represent funds transferred to enable programme implementation, which have not yet been utilised.

15. Creditors: Amounts falling due within one year

	Group 2024 £000	<i>Group</i> <i>2023</i> <i>£000</i>	Charity 2024 £000	<i>Charity</i> <i>2023</i> <i>£000</i>
Provision for pension plan recovery	17	29	17	29
Deferred income	1,220	-	1,220	-
Trade creditors	426	260	426	260
Payable to donors and funders	-	12	-	12
Funds due to CARE country offices and partners	11,622	3,193	11,622	3,193
Other creditors	201	199	201	200
Accruals	1,103	680	1,072	663
	<u>14,589</u>	<u>4,373</u>	<u>14,558</u>	<u>4,357</u>

Funds due to CARE country offices and partners represent funds utilised for programme implementation for active awards, which have not yet been transferred by CARE International UK.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

15. Creditors: Amounts falling due within one year (continued)

	Group 2024 £000	Charity 2024 £000
Deferred income		
Deferred income at 1 July 2023	-	-
Resources deferred during the year	2,851	2,851
Amounts released from previous periods	(1,631)	(1,631)
Deferred income 30 June	<u>1,220</u>	<u>1,220</u>

Deferred income relates to amounts received prior to entitlement.

16. Creditors: Amounts falling due after more than one year

	Group 2024 £000	<i>Group</i> <i>2023</i> <i>£000</i>	Charity 2024 £000	<i>Charity</i> <i>2023</i> <i>£000</i>
Other loans	-	15	-	15

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

17. Statement of funds**Statement of funds - current year**

	Balance at 1 July 2023 £000	Income £000	Expenditure £000	Transfers in/out £000	Balance at 30 June 2024 £000
Unrestricted funds					
General funds	4,750	10,363	(10,209)	(95)	4,809
Restricted funds					
Donations & Legacies					
Individual and corporate donors including legacies	8,785	4,755	(5,921)	(1,092)	6,527
Disaster Emergency Committee (DEC)	1,019	4,838	(5,521)	-	336
Charitable Activities					
Foreign, Commonwealth & Development Office	1,043	24,953	(26,319)	1,282	959
European Commission including Directorate for Humanitarian Aid and Civil Protection	158	67	(77)	-	148
Other donors and miscellaneous restricted funds	5,708	3,992	(7,656)	(95)	1,949
	16,713	38,605	(45,494)	95	9,919
Total of funds	21,463	48,968	(55,703)	-	14,728

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

17. Statement of funds (continued)

The restricted funds represent unexpended balances on donations and grants given for specific purposes, for which conditions have been imposed as to their use. The funds have been grouped by donor as the project restrictions are set by the donors. Within each grouping, there are numerous restricted programmes for which the funding can only be spent in specific geographical areas and on specific activities. The material balances are further explained below:

- **Individual and corporate donors including legacies** represent donations raised by CARE International UK and legacies left to the Charity which are for our restricted appeals. A significant proportion of this restricted funding relates to the Turkey/Syria earthquake appeal, the Pakistan Floods appeal and the Ukraine appeal and is to be spent on providing aid to those impacted by these emergencies. During the year £50k was transferred from unrestricted funds and £95k was transferred from Other donors and miscellaneous restricted funds to clear old funds that were no longer in use.

- CARE International UK is a member of the **Disasters Emergency Committee** and we receive restricted funding to run programmes resulting from their emergency appeals. This fund grouping relates to funds received from the DEC as a result of their emergency appeals for Pakistan Floods, Turkey/Syria earthquake, Ukraine, Afghanistan, and their coronavirus appeals for Syria and India, which must be spent responding to those emergencies.

- The **Foreign, Commonwealth & Development Office (FCDO)** fund grouping represents the balance of funds received from FCDO & UK Government sub-awards towards a number of restricted programmes. These include the Yemen Food security Safety Net Programme, Adolescent Girls' Education in Somalia programme, Building Local Resilience programmes in Syria, Gender Equality programme in the West Bank and the Recover, Reintegration and Resilience programme in Afghanistan. During the year £45k was transferred from unrestricted funds to clear old funds that were no longer in use and £1,237k was transferred from Individual and corporate donors including legacies to better reflect the year-end balances.

- The **other donor and miscellaneous** restricted funds includes all other restricted programmes, including grants from the START network, other CARE International members, the UN and trusts and foundations, which are restricted in terms of the geographical area and purpose that they can be spent on. The restricted funds generating the most income in FY2024 are the 'Building Local Resilience in Syria (BLRS)' project and the 'Food Security Safety Net Programme' programme.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

17. Statement of funds (continued)**Statement of funds - prior year**

	<i>Balance at 1 July 2022 £000</i>	<i>Income £000</i>	<i>Expenditure £000</i>	<i>Transfers in/out £000</i>	<i>Balance at 30 June 2023 £000</i>
Unrestricted funds					
General funds	4,518	9,608	(9,366)	(10)	4,750
Restricted funds					
Donations & Legacies					
Individual and corporate donors including legacies	6,540	4,767	(2,538)	16	8,785
Disasters Emergency Committee (DEC)	2,143	6,232	(7,368)	12	1,019
Charitable Activities					
Foreign, Commonwealth & Development Office	3,681	10,932	(13,570)	-	1,043
European Commission including Directorate for Humanitarian Aid and Civil Protection	303	87	(232)	-	158
Other donors and miscellaneous restricted funds	2,014	9,044	(5,332)	(18)	5,708
	<u>14,681</u>	<u>31,062</u>	<u>(29,040)</u>	<u>10</u>	<u>16,713</u>
Total of funds	<u>19,199</u>	<u>40,670</u>	<u>(38,406)</u>	<u>-</u>	<u>21,463</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

18. Analysis of net assets between funds**Analysis of net assets between funds - current period**

	Unrestricted funds 2024 £000	Restricted funds 2024 £000	Total funds 2024 £000
Tangible fixed assets	80	-	80
Fixed asset investments	39	-	39
Current assets	11,882	17,316	29,198
Creditors due within one year	(7,192)	(7,397)	(14,589)
Total	<u>4,809</u>	<u>9,919</u>	<u>14,728</u>

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £000</i>	<i>Restricted funds 2023 £000</i>	<i>Total funds 2023 £000</i>
Tangible fixed assets	20	-	20
Fixed asset investments	39	-	39
Current assets	6,040	19,752	25,792
Creditors due within one year	(1,334)	(3,039)	(4,373)
Creditors due in more than one year	(15)	-	(15)
Total	<u>4,750</u>	<u>16,713</u>	<u>21,463</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

19. Subsidiary

The Charity owns the whole of the issued ordinary share capital of CI Enterprises Ltd, a company registered in England and Wales (Company number 02306212) and whose registered address is c/o Ashurst LLP, London Fruit and Wool Exchange, 1 Duval Square, London, England, E1 6PW.

The subsidiary is used for trading activities to provide income for the Charity. The activities during the year were the provision of IT support to seven European CARE International Member offices and their respective country offices, fees charged to corporate partners for use of the CARE name and logo and receiving royalty income from book sales.

	2024	<i>2023</i>
	£000	<i>£000</i>
Total trading income	431	<i>313</i>
Cost of Sales	(398)	<i>(294)</i>
Gross profit	33	<i>19</i>
Administrative expenses	(1)	<i>(15)</i>
Profit before qualifying charitable donation and taxation	32	<i>4</i>
Taxation	-	<i>-</i>
Profit after taxation	32	<i>4</i>

The aggregate of the assets and liabilities were:

	2024	<i>2023</i>
	£000	<i>£000</i>
Assets	615	<i>190</i>
Liabilities	(615)	<i>(215)</i>
(Deficit)	-	<i>(25)</i>

CI Enterprises Limited has entered a binding deed of covenant to pay all its taxable profits to its parent charity, CARE International UK, as a qualifying charitable donation. Ordinarily these taxable profits transferred to the parent entity are recognised through equity rather than as an expense through the profit and loss, and therefore an operating profit exists at the balance sheet date. If the qualifying distribution is made within 9 months of the year end, no corporation tax is due on the profits.

For the year ended 30 June 2024 no qualifying distribution (2023 - £NIL) was made to CARE International UK as the profit made in the year has been offset in full against accumulated prior year losses.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

20. Lendwithcare

Lendwithcare is a peer-to-peer lending relationship between individuals and organisations based in the UK and people in low-income countries. It is an innovative way of raising microfinance to help entrepreneurs in developing countries to lift themselves out of poverty.

The total number of lenders, since the scheme's inception in April 2010, is 84,210 (2023 - 79,920) with 51,663 (2023 - 51,772) active lenders as at 30 June 2024. Active lenders are defined as a lender who has logged in, made a loan, or received a repayment in the last 12 months.

The total value of loans made to entrepreneurs since the inception of the scheme has been £51m. This has supported 197,849 (2023 - 182,573) entrepreneurs since the beginning of the scheme. In compliance with the Charities SORP (FRS102), the Charity, as agent, discloses the value of funds added to the scheme; funds loaned to entrepreneurs through microfinance partners, which includes both new funds from lenders and funds repaid to lenders and then re-loaned to another entrepreneur; together with the balances held at 30 June 2024.

Funds received

The value of new funds added to the scheme during the year, by existing and new lenders, is:

	2024	<i>2023</i>
	£000	<i>£000</i>
Added to the scheme	1,626	<i>1,709</i>
Withdrawn	(230)	<i>(254)</i>
	1,396	<i>1,455</i>

Funds paid

The total value of loans (from new funds and funds re-loaned) during the year is:

	2024	<i>2023</i>
	£000	<i>£000</i>
Loans during the year	5,480	<i>5,961</i>
	5,480	<i>5,961</i>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

20. Lendwithcare (continued)**Balance held as agent**

The amount of lenders funds held:

	2024 £000	2023 £000
Amounts held by CARE International UK at year-end as agent	2,788	2,864
	<u>2,788</u>	<u>2,864</u>

Lenders' funds do not form part of the assets of CARE International UK and are therefore not consolidated within the financial statements. They are not available for use by the Charity.

The operating costs of the scheme of £1.13m (2023 - £0.95m) are included in expenditure on raising funds (individuals) within the financial statements and in Note 6. These are the costs of managing the scheme and raising new funds for the scheme.

21. Reconciliation of net movement in funds to net cash flow from operating activities

	Group 2024 £000	Group 2023 £000
Net income/(expenditure) for the period (as per Statement of Financial Activities)	<u>(6,735)</u>	<u>2,264</u>
Adjustments for:		
Depreciation charges	12 51	44
Investment income	(396)	(138)
Increase in debtors	14 (1,428)	(266)
Increase/(decrease) in creditors	15 10,201	(911)
Net cash provided by operating activities	<u>1,693</u>	<u>993</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

22. Analysis of cash and cash equivalents

	Group 2024 £000	Group 2023 £000
Cash in hand	16,015	14,037
Total cash and cash equivalents	<u>16,015</u>	<u>14,037</u>

23. Analysis of changes in net debt

	At 1 July 2023 £000	Cash flows £000	At 30 June 2024 £000
Cash at bank and in hand	14,037	1,978	16,015
Debt due within 1 year	(41)	24	(17)
Debt due after 1 year	(15)	15	-
	<u>13,981</u>	<u>2,017</u>	<u>15,998</u>

24. Pension commitments

All new employees are auto-enrolled into a Group Personal Pension Plan with Royal London (formerly Scottish Life) comprising a 5% employer contribution and 3% employee contribution.

Contributions to the scheme for the year were £257k (2023 - £215k) and at the end of June 2024 there were 97 members in the scheme (2023 - 89).

The Charity also participates in a multi-employer defined benefit scheme administered by The Pensions Trust. This scheme was closed to new members at the end of April 2014, and existing members continue to benefit from a 7.5% employer contribution against a 4% employee contribution.

Contributions to the scheme for the year were £52k (2023 - £45k) and at the end of June 2024 there were 8 members (a member returned back from sabbatical in the year) in the scheme (2023 - 7).

Contributions to the multi-employer scheme paid into The Pensions Trust's Growth Plan ("the Plan") up to and including September 2001 have been converted to defined amounts of pension payable from Normal Retirement Date. From October 2001, contributions were invested in personal funds which have a capital guarantee, and which are converted to pension on retirement, either with the Growth Plan or by purchasing an annuity.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

24. Pension commitments (continued)

Following a change in legislation in September 2005, there is technically a potential liability to CARE International UK, applicable to employers with pre-October 2001 liabilities in the Plan. When an employer withdraws from a pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis). If Plan liabilities exceed assets, a buy-out debt will exist if CARE International UK withdraws all employees from the scheme. The leaving employer's share of the buy-out debt is the proportion of the Plan's pre-October 2001 liability attributable to employment with the leaving employer compared with the total amount of the Plan's pre-October 2001 liabilities. Given the number of factors to be considered in determining the liabilities the debt can fluctuate over time.

The Pensions Trust's most recent estimate of the cost of withdrawal from the Plan is £245k based on the financial position of the Plan at 31 May 2024 (2023 - £297k). The next estimate based on the financial position as at 31 May 2025 is expected to be released in September 2025. The Pensions Trust has advised that an employer will only be deemed to have withdrawn if it has no active members remaining in the Plan and no eligible employees to whom to offer membership to the Plan. The chance of this debt crystallising is therefore considered remote. CARE International UK has no intention of withdrawing from the scheme and will continue to make a provision for the recovery of pension deficit amounts.

Under the Pensions Trust recovery plan, deficit contributions made by CARE International UK during the year were £29k (2023 - £29k). This recovery plan is intended to run to 2025. In compliance with the Charities Statement of Recommended Practice (FRS102), the provision for the net present value of the future contributions to the deficit recovery plan is held on the Balance Sheet. Details of this provision are given in Notes 14 & 15, Creditors.

25. Operating lease commitments

At 30 June 2024 the Group and the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	Group 2024 £000	<i>Group 2023 £000</i>
Not later than 1 year	74	<i>74</i>

The following lease payments have been recognised as an expense in the Statement of Financial Activities:

	Group 2024 £000	<i>Group 2023 £000</i>
Operating lease rentals	48	<i>48</i>

Operating lease payments in the year relate to rental of office space.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

26. Grants commitment

CARE International UK aims to continue to provide funding to a number of programmes and projects subject to the delivery of obligations contained in the grant awards. The amount of grants outstanding at the end of the year that did not meet the definition of an accounting accrual is detailed below. Payment of the grants is contingent on the outcome of reviews of the programmes and therefore the liability has not been recognised at the year end. The commitments will be funded through general funds or restricted funding from individual and institutional donors. The funding of these commitments falls due as detailed below.

	Group 2024 £000	<i>Group 2023 £000</i>
Less than one year	13,666	<i>6,313</i>
Later than one year and not later than five years	117,737	<i>109,424</i>
Later than 5 years	-	<i>1,425</i>
	131,403	<i>117,162</i>

27. Related party transactions

The Charity is a member of the Disasters Emergency Committee (DEC) and in the year paid a subscription of £34.1k (2023 - £34.6k). As an automatic part of membership, CARE International UK's Chief Executive is a Trustee of the DEC. The Charity receives funds from DEC appeals and amounts received and receivable in the year were £5.2m (2023 - £6.2m).

Edward Sparrow, a Trustee of CARE International UK, is also a Director of Ashurst LLP. The Charity received Pro Bono legal work for the value of £425k (2023 - £125k) from Ashurst LLP.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

28. Donor funding

The information in the table below is provided to meet special conditions in restricted grant agreements requiring CARE International UK to disclose cash received from these grants in the Annual Financial Accounts.

Project Name	Cash received	
	FY 2024	FY 2023
Foreign Commonwealth and Development Office (FCDO)		
GENRE+ Phase II (Mali) Gender-transformative and Equitable Natural Resource Management for Resilience, Social Cohesion and Peace Phase II	505	315
Steps towards Afghan girls, Educational Success Phase 2 (STAGES II) via Agha Khan Foundation	484	761
Kobcinta Waxbarashada Gabdhaha - Somali Girls Education Promotion	-	879
DFID WASH Reconstruction Intervention Track 3	-	150
Adolescent Girls' Education Somalia - AGES via PricewaterhouseCoopers	3,169	5,688
Afghanistan Recovery, Reintegration and the Resilience Programme (R3) via Norwegian Refugee Council	431	1,292
Women Lead in Emergencies: Strengthening GBV Response in Tigray	409	741
Building Local Resilience in Syria (BLRS)	8,783	5,380
Food Security Safety Net Programme	9,268	-
Ecosystem-Based Adaptation in Ecologically Critical Areas of Bangladesh	1,757	-
Strengthening Protection Services and Resilience in Northeast Nigeria through a Locally led Approach (STEPSEEN) 301362-108	1,396	-
Supporting Bangladesh's Rapid Needs Assessment (SUBARNA) Project Phase 3	27	-
Provide sustainable and comprehensive humanitarian response and prevention to protection and GBV risks for marginalized and hard to reach communities in humanitarian hotspot areas in South Central Somalia	239	-
Women Lead in Emergencies: Strengthening GBV response in Tigray/Afar response in Tigray	107	-
COSACA Lean Season Recov - Mozambique via Save the Children	34	-
Department for Environment, Food and Rural Affairs (DEFRA)		
Achieving Sustainable Forest Management through Community Managed Protected Areas in Madagascar	182	265
Disasters Emergency Committee (DEC)		
Pakistan Multi-sector Integrated Flood Emergency Early Recovery 2022 (Phase 2) 2023	926	371
Syria Coronavirus Appeal (Phase 2)	-	20
India Coronavirus Appeal	-	90
Afghanistan Multi-sector Integrated Recovery Response (Phase 2)	84	702
Humanitarian Response to Ukrainian Crisis (Phase 2)	2,233	4,388
Pakistan Multi-sector Integrated Flood Emergency Response 2022 - 2023 (Phase 1)	-	391
Earthquake Response in Türkiye and Northwest Syria (Phase 1)	718	850
DEC Turkey-Syria Earthquake Appeal	1,316	-
European Commission (EC)	-	-
Wanbel Wantaim (Peace Together) in Papua New Guinea's Highlands	-	147
Education Cannot Wait		
Somalia Drought Response 2022	-	3,356
James Percy Foundation		
India Gujarat Nutrition Programme (Vrudhhi)	-	79
The Power of Nutrition		
India Gujarat Nutrition Programme (Vrudhhi)	-	223
Jersey Overseas Aid Comission		
Mahwit governorate in Yemen	-	14
Horn of Africa Humanitarian Response 2022 in Kenya	-	200
Samrakshyan: Conservation-friendly livelihoods for women and vulnerable people in Mutani Khola Watershed in Nepal	212	-
El Niño Floods response	200	-
WWF USA ID Governance		
START Network		

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2024

Alert N-11, Response-Coldwaves in Nepal	295	107
Alert 679 – Zambia Flooding via World Vision	-	66
Nepal - Anticipation Tool Development Cold-Hot Wave Extension	-	8
Alert 684 South Sudan (Displacement due to Conflict) humanitarian emergencies (Phase 2)	-	235
	180	262
Alert 621 Guatemala (Food insecurity)	-	300
Alert 630 Tuvalu (Drought)	-	41
Alert 631 Yemen (Flooding)	-	400
Alert 632 India (Flooding)	-	130
Alert 637 Sierra Leone (Flooding)	-	300
Alert 638 Chad (Flooding)	-	300
Alert 642 Syria (Cholera Outbreak)	-	300
Alert 630 Tuvalu (Drought) – Learning Grant	-	20
Alert 675 Philippines (Flooding)	-	350
Madagascar Cyclone 2023 Season	-	121
Alert 690 Vanuatu (Cyclone)	-	89
Alert 693 Malawi (Cyclone)	-	186
Alert 695 Peru – flooding	-	70
729 Madagascar (Anticipation of Food Insecurity)	250	-
Alert 679 Zambia (Flooding)– Learning Grant	15	-
754 South Sudan (Drought)	200	-
Start Network Award – SR-2023-BGD-002	13	-
761 Ethiopia (Flooding)	100	-
N-19 Nepal (Response Jajarkot Earthquake)	200	-
Start Ready Risk Pool 2: Madagascar National Reserves Top-up 2024 CARE International UK	19	-
Start Ready Risk Pool 2: National Reserve Funds for Flood Readiness Activity 2024	41	-
Start Ready Risk Pool 2 Madagascar Cyclone	390	-
Start Ready Risk Pool 3: Madagascar Cyclone Gamane 2024	234	-
Supporting Start Network's Hub Connect Event in Kathmandu, Nepal	64	-
StartFund – DRF Bangladesh Cyclone II	17	-
Start Network Award SRD_2024 PH_Cyclone Simulation Exercise	8	-
Start Network Award FL-NR-PK-2024-002	6	-
UK Research Institute		
Food Systems Transformation in Southern Africa for One Health (Fo STA - Health)	52	-
UNOPS		
THE STRENGTHENING HUMANITARIAN PREPAREDNESS AND RESPONSE PROGRAMME	8	-
United Nations Peace Building Fund (UNPBF)		
Gender and Youth Promotion Initiative 2020 - Cote d'Ivoire	-	298
Filles et Femmes Engagees pour la construction de la Paix en Guinee (FIFEP-Guinee)	512	-
Mondelez		
Cocoa Life, Ghana	99	89
Cocoa Life 2023 Project	753	624
CGBR GHA Opportunity Fund FY24	120	-
Cocoa Life Programme – 2024 CIV	352	-
Cocoa Life, Ghana Project	-	113
Cocoa Life programme in CIV	-	1,345
	36,408	32,053

THANK YOU



▶ A displaced mother and her child in Gaza.

Thank you to everyone who supported CARE International UK in 2023/24, including people who made one-off or regular donations, took part in fundraising events and campaigns, made a loan through Lendwithcare and provided pro bono and gift in kind support. Thanks also to our generous anonymous donors. All of your support is invaluable in helping us stand with women across the world who are leading the fight to end poverty. We couldn't do it without you.

Statutory donors

- Conflict, Stability and Security Fund, now the Integrated Security Fund through the Foreign, Commonwealth and Development Office (FCDO)
- Department for Environment, Food and Rural Affairs
- Disasters Emergency Committee
- Education Cannot Wait
- European Commission
- Foreign, Commonwealth and Development Office (FCDO)
- Jersey Overseas Aid Commission (JOAC)
- UK Research Initiative
- United Nations Peacebuilding Fund
- United States Agency for International Development

Organisations, charities and implementation/programme partners

- Abyan Youth Foundation
- Association Malienne pour la promotion du Sahel via CARE Mali
- Better Cotton Initiative
- Building Foundation for Development
- C3ER, part of BRAC University
- CAFOD
- Centre for Natural Resource Studies
- Christian Aid
- Coalition of Girls/Women of Guinea for Dialogue, Peacebuilding and Development
- Cordaid
- Daryeel Bulsho Guud
- Dushtha Shasthya Kendra
- Ekklesiyar Yan'uwa a Nigeria
- Ethical Tea Partnership
- Farm Africa
- Fast Rural Development Program via CARE Pakistan
- Federation of community Forestry Users Nepal
- Friendship
- Gargaar Relief Development Organisation
- Information Management and Mine Action Programs/The Nigerian INGO Forum
- International Development Enterprises
- International Federation of Red Cross and Red Crescent Societies

- International Rescue Committee UK
- Mercy Corps
- National Farmers Group Federation
- NEEM Foundation
- Norwegian Refugee Council
- Oxfam GB
- People's Postcode Lottery
- Power of Nutrition
- Practical Action
- Royal Botanical Gardens Kew
- Save the Children
- ShelterBox UK
- START Network
- Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund
- Thardeep Rural Development Programme via CARE Pakistan
- West African Network for Peacebuilding (Guinea Office)
- Women's Association of Tigray via CARE Ethiopia
- Working Group on Women, Youth, Peace and Security in West Africa and the Sahel
- Humanity & Inclusion
- WARDI Relief & Development Initiatives
- World Vision UK
- Yemen Family Care Association

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We are also grateful for the continued support of other companies - Benevity, Microsoft Rewards/ Give with Bing, PayPal Giving Fund and Revolut Ltd.

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- Ford Foundation
- Joseph Rowntree Reform Trust
- Mazars Charitable Trust
- Megan Van't Hoff Charitable Trust
- Miss A M Pilkington Charitable Trust
- Sage Foundation
- Scotshill Trust
- Souter Charitable Trust
- St Clare and St Francis Trust
- Volant Charitable Trust



A group of girls in Siribougou, Mali, changing perspectives on forced marriage of young girls.



© Sarah Wiles/CARE

In 2023/24 we created a new narrative for our brand to help offer focus, direction and raise public awareness in the UK.

Right now, across the world, conflict and extreme weather are on the rise. Women are often the first to pick up the pieces. To provide for their community.

Yet women are the most likely to be in poverty and the least likely to be in power.

Women are too often abused. Ignored. Exploited.

In a crisis, they can lose their health. Their homes. Their livelihoods.

We refuse to accept this.

We believe women must be listened to and supported.

We believe everyone deserves to feel safe. To build a life. To shape a better future.

Women across the world are leading the fight to end poverty.

For their families. For their communities. For the planet.

It's up to us to stand with them.

CARE International are in the world's most hard to reach places and have changed tens of millions of lives.

In more than 120 countries we ask women what's needed, then our expert teams work with them to deliver it.

From food to housing to healthcare.

The impact is felt not just for a day, but for a lifetime

We've seen decade after decade what happens when we listen to women.

Whole communities benefit. Our whole world benefits.

Let's start with women, and together we'll change millions of lives.

careinternational.org.uk

▲ Petronella da Cruz, member of the Suco Management Committee in Viqueque standing in front of other female group members.

