



**Concern  
Worldwide**

Annual Report  
& Financial  
Statements  
2020

**A YEAR LIKE  
NO OTHER**

**CONCERN**  
worldwide

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### Niger

Concern installed a handwashing system in Zardana village, to improve hygiene and reduce illness. **Photo:** Ollivier Girard / Concern Worldwide



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# Who We are and What We do

## Our Identity – Who We Are

**Concern Worldwide is a non-governmental, international, humanitarian organisation dedicated to the reduction of suffering and working towards the ultimate elimination of extreme poverty in the world's poorest countries.**

## Our Vision for Change

We believe in a world where no-one lives in poverty, fear or oppression; where all have access to a decent standard of living and the opportunities and choices essential to a long, healthy and creative life; a world where everyone is treated with dignity and respect.

## Our Mission – What We Do

Our mission is to help people living in extreme poverty achieve major improvements in their lives which last and spread without ongoing support from Concern.

To achieve this mission, we engage in long term development work, build resilience, respond to emergency situations, and seek to address the root causes of poverty through our development education and advocacy work.





### Alpina, Bangladesh

Alpina misses her friends while schools are closed due to COVID-19. **Photo:** Mohammad Rakibul Hasan / Concern Worldwide

## Our Core Values

These are built on our history and the voluntary, compassionate commitment of Concern's founders:

- **We focus on extreme poverty:** We are driven by a clear focus on eliminating poverty in the most vulnerable places and responding to humanitarian crises.
- **We believe in equality:** People are equal in rights and must be treated with respect and dignity.
- **We listen:** Listening and partnership are key to empowering the poorest and most vulnerable to transform their own lives.
- **We respond rapidly:** People affected by disasters are entitled to have their most basic needs met through rapid, effective, and principled responses.
- **We are courageous:** Taking necessary risks, balanced with sound judgement, allows us to work in the most challenging contexts.
- **We are committed:** Going the extra mile to support communities in times of need and in the face of very difficult operating environments.
- **We are innovative:** Finding effective solutions requires innovative thinking combined with a pragmatic approach.
- **We are accountable:** Accountability and transparency are central to all of our actions and use of resources.

# Where We Work

AFGHANISTAN  
BANGLADESH  
BURUNDI  
CENTRAL AFRICAN REPUBLIC  
CHAD  
DEMOCRATIC PEOPLE'S REPUBLIC OF KOREA  
DEMOCRATIC REPUBLIC OF CONGO  
ETHIOPIA  
HAITI  
IRAQ  
KENYA  
LEBANON  
LIBERIA  
MALAWI  
NIGER  
PAKISTAN  
REPUBLIC OF SUDAN  
RWANDA  
SIERRA LEONE  
SOMALIA  
SOUTH SUDAN  
SYRIA  
TURKEY

• Haiti

• Sierra Leone

• Liberia



36.9m

People helped



23

Countries



€210m

Total Income

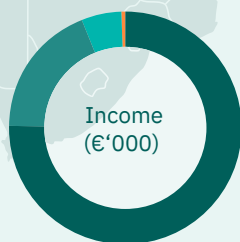


€203m

Total Expenditure

# In 2020, Concern worked in 23 of the world's poorest and most vulnerable countries to alleviate poverty and hunger.

Democratic People's Republic of Korea



75.3%  
Grants from  
Governments and  
Other Co-funders  
(€158,439)

18.7%  
Donations  
and Legacies  
(€39,379)

5.6%  
Donated  
Commodities  
(€11,698)

0.4%  
Other  
Income  
(€924)



89.8%  
Overseas Relief  
and Development  
(€182,111)

7.4%  
Fundraising  
(€15,057)

2.2%  
Development,  
Education and  
Advocacy  
(€4,454)

0.6%  
Governance  
(€1,097)



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# Message from the Chair, John Treacy

In times of crisis, stability, reassurance and integrity are ever more essential. These are qualities that the Concern Board strives to bring to the organisation at all times but during 2020, when the COVID-19 crisis deepened around the world, they became more critical than ever.

Concern has developed a particularly strong reputation for quality programming. It is what allows the organisation to have such a lasting impact in communities around the world. This impact and capacity to implement ambitious, flexible multi-year programmes is facilitated by the committed support of donors and supporters, who place their confidence in Concern as a responsible and agile steward of resources.

A core part of the work of Concern's Board is to ensure the organisation

is not only living up to the highest standards of accountability and transparency, but that it remains future fit. In the context of the modern world, particularly for an organisation operating in fragile environments, this is not always an easy task and I am thankful to the Board and Concern staff for continuing to do so in the extraordinary year that was 2020.

Like so many other teams in 2020, we were obliged to move to remote Board meetings over the course of the year, but we were able to transition to a new way of working without compromising our oversight capability. By embracing new technologies and methods of communication we are now even more equipped to diversify our Board representation to better reflect who we are and who we seek to be as an organisation. It reflects our wider ambition to achieve greater

levels of diversity and meaningful inclusion across all parts of the organisation building on the values of respect, dignity and people centred programming that have been the hallmark of the organisation from its foundation.

Embracing change while sustaining the core mission and vision of Concern is evident in the new strategic plan, which was developed over the course of last year. The Board Strategic Plan Advisory Group that I chaired, was given the opportunity to take a leading role in the process of developing the plan, which included wide consultation externally and with Concern staff. It is a robust and visionary document that will help guide Concern through the next five years.

For now, this year's annual report, which shows the extent of Concern's impact in 2020, serves as a powerful motivational reminder of what is possible in a world of great uncertainty.



**John Treacy**  
Chair  
Concern Worldwide

**In times of crisis,  
stability, reassurance  
and integrity are  
ever more essential.**



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# Message from the Chief Executive Officer, Dominic MacSorley

## In a year like no other, our commitment to stay and deliver held strong.

As COVID-19 spread to every corner of the world, society almost everywhere was upended; the health emergency of the virus also brought with it economic and social crises in the countries where Concern operates, as lockdowns were implemented, schools were closed and many people's livelihoods were decimated.

This was the first time in our 52-year history where a crisis affected all of our programme countries and our head offices. Our organisational commitment to stay and deliver held strong, enabling us to deliver on three core priorities: ensuring the health and safety of our almost 4,000 staff; scaling up COVID-19 awareness and prevention across the communities with whom we work; and adapting our ongoing programmes enabling them to keep operating to the fullest extent possible.

Thanks to an extraordinary collective effort across all parts of the organisation, together with the support

of our donors and the public, we have delivered even more than we thought we could, including responding to new emergencies such as winter flooding in northern Lebanon and the ongoing locust infestation in East Africa. We were fortunate in that the considerable organisational investment in systems in recent years helped to increase our overall agility, and our commitment to good governance and management standards enabled us to continue working in the most efficient and transparent way possible.

Throughout 2020, our communication and advocacy teams' central priority has also been to amplify the experience of people around the world affected by COVID-19 and ensure that a focus on conflict and the effects of the climate crisis remain to the fore.

This focus will increase over the lifetime of our newly launched strategic plan which was developed over the course of last year. Although our in-person consultation process for

the plan was constrained by COVID-19, those constraints inadvertently led to a wider input process than ever before as it moved entirely online allowing staff from around the world to reflect on the future of Concern in facilitated discussions. Those conversations took place at a moment of global reflection and energy for reform, alongside a series of global movements for change and at a moment of extremely heightened need, with extreme poverty and hunger rising amid the turmoil of the global pandemic.

The plan reaffirms our commitment to those who are increasingly being left furthest behind, those who struggle every day, particularly in fragile states, providing us with a broad framework to achieve greater impact. Our planned entry into Burkina Faso, which is experiencing a chronic humanitarian emergency, is a central part of this commitment to reach the furthest behind. As the world continues to go through a period of great volatility, we will continue to work with those caught up in the most extreme depths of crisis and poverty



**Dominic MacSorley**  
Chief Executive Officer  
Concern Worldwide





A photograph of a hand holding a soccer ball on a field with trees in the background, partially obscured by a teal overlay.

## Christina, Malawi

Christina Kamangira is a student at the Mwanza Primary School in Nchalo. She loves being part of the *Skillz Programme*, an initiative, implemented with the help of Concern, that uses the medium of soccer to teach life skills, gender equality, hygiene skills and life goals to the students. **Photo:** Jason Kennedy / Concern Worldwide

# REPORT OF THE BOARD

The Board of Concern Worldwide presents its report and consolidated financial statements for the year ended December 31, 2020.

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# Strategic Report

## Our Five-Year Goals and Objectives

**Our strategic plan  
ran from 2016 to 2020  
and committed the  
organisation to  
making progress  
on six key goals.**

Some of our main achievements in 2020 in relation to each goal are detailed below.

Overall, despite the challenging context, we believe that we made good progress towards delivering the final year targets during 2020, and the overall five-year objectives of the plan were broadly achieved.







Marin & Peter,  
Kenya

Concern is providing nutritious food for Marin Lemotou's baby Peter. **Photo:** Ed Ram / Concern Worldwide



## GOAL 1

Having greater impact on long-term poverty



## GOAL 2

Conducting larger, faster and better humanitarian responses



## GOAL 3

Having more influence, greater visibility and increased public engagement



## GOAL 4

Growing a new generation of Concern people



## GOAL 5

Building a global Concern to meet multiple challenges



## GOAL 6

Securing the financial resources to implement the plan



## GOAL 1

Having greater impact on long-term poverty

### Performance indicators

Increase the number of people reached through development programmes to 20 million.

Strengthen specific areas of programming related to climate-smart agriculture and urban programming in developing contexts.

Continue to strengthen programming models and contribute to national policy change linked to community resilience.

Develop at least one private sector partnership involving joint implementation.

### Some of what we did in 2020

- Helped over 19 million people through development programmes, reaching 3.9 million people directly and 15.1 million people indirectly. Please see page 16 for examples from our programmes.
- Reached over 780,000 farmers with climate smart agriculture interventions, over 210,000 of whom were first time participants.
- Implemented urban programmes in nine countries (Bangladesh, Ethiopia, Haiti, Kenya, Lebanon, Malawi, Sierra Leone, Somalia, South Sudan).
- Among the countries with successful macro level engagement were Bangladesh, Kenya, and Somalia, but a number of countries also engaged at regional/meso level. Themes addressed included COVID-19 (Bangladesh), graduation and national social protection schemes/ social safety net programmes (Bangladesh, Burundi, Ethiopia, Malawi, Rwanda, Somalia), basic service provision and accountability (Kenya), disaster risk reduction and preparedness (Afghanistan, Bangladesh, Sierra Leone, Somalia, South Sudan) and community management of acute malnutrition (Niger).
- Continued the two key partnerships with Kerry Group and Z Zurich Foundation (with planned expansion into an additional three countries in 2021 with the latter).



## GOAL 2

Conducting larger, faster and better humanitarian response

### Performance indicators

Increase the number of people whose needs we address in emergency response to five million.

Achieve greater humanitarian leadership at country level.

Roll out of our Conflict Mitigation strategy.

### Some of what we did in 2020

- Responded to 78 emergencies across 23 countries, directly reaching over 5 million people and over 12.9 million indirectly. See page 18 for examples of our programmes.
- Continued active engagement and leadership in Humanitarian Country Teams (we currently have nine Country Directors who sit on HCTs), Technical Working Groups and Cluster Systems across most countries.
- Designed and rolled out a conflict and conflict sensitivity analysis toolkit as part of an integrated risk framework.





## GOAL 3

Having more influence, greater visibility and increased public engagement

### Performance indicators

Produce evidence-based research and experience-based position papers.

Influence policy through engagement.

Strong public association as an effective organisation, and on identified campaigning topics as measured by market research.

An increased level of public (particularly youth) engagement.

Increased media and social media coverage of Concern's work and messages globally.

### Some of what we did in 2020

- Produced four key reports in 2020:
  - “At What Cost? How chronic gaps in adaptation finance expose the world’s most vulnerable people to climate chaos”
  - “COVID & Hunger: Extremely Poor People Will Go Hungry As COVID-19 Response Measures Hit”
  - “COVID-19 Spares No-one: The secondary impacts of the COVID-19 pandemic affect everyone — even those in countries reporting low case numbers”
  - The Global Hunger Index 2020: ‘One Health’ approach to achieving zero hunger by 2030
- Organised and facilitated a series of webinars focussing on the theme: “COVID-19 A game-changer for humanitarian action”.
- Developed a series of reports on conflict-induced hunger to inform and guide our advocacy with the Irish Government and other Member States.
- Brought issues from country programmes to the Principals meeting of the Inter-Agency Standing Committee (IASC) – the UN’s highest-level humanitarian coordination forum. (Concern sits on two working groups of the IASC: Humanitarian Funding and the Climate Change subgroups).
- Continued to be ranked as one of the organisations the public most associate with overseas development and aid in the Republic of Ireland.
- Engaged 9,330 students in our Development Education programme.
- Developed on-line events including webinars attracting over 2,000 participants.
- Increased public engagement across digital and social media channels with our focus on COVID-19 increasing traffic. COVID-19 posts had 2,225,000 impressions and 63,000 post engagements.
- Reached an audience of 665.7 million through media coverage, up from 187.7 million in 2019. The increase was mainly driven by India-based news organisations’ coverage of the Global Hunger Index and interviews on international news channels.
- Continued to grow audiences on our social media channels, up 16.7% year on year, with a combined following of almost 182,000.



## GOAL 4

Growing a new generation of Concern people

### Performance indicators

Support and develop the leaders of the future.

Acquire skilled and diverse people by utilising more agile and responsive recruitment processes.

Revitalise the role of volunteering in Concern.

Ensure security policy, plans and procedures are commensurate with the threat level in our countries of operation.

### Some of what we did in 2020

- Delivered Pathways, our management development programme for middle managers, to 54 staff, (content was adapted so it could be delivered as an online programme).
- Commenced an initiative to design, develop and deliver a comprehensive strategy to enhance equality, diversity and inclusion across Concern.
- Provided mentoring and coaching support to staff holding leadership positions to help them support their teams while working remotely through the development of guidance notes, webinars and one-on-one sessions.
- Despite the very challenging context we experienced only a slight increase in average recruitment times from 11 weeks in 2019 to 12 weeks in 2020.
- Recruited seven new volunteers to our overseas programme - positions were limited as a result of the global pandemic and resulting travel restrictions.
- Maintained up to date Security Management Plans in all areas of operation.
- Undertook security risk analysis as an early element of the assessment in the set-up phase of our response in Burkina Faso.
- Conducted pre-departure hostile environment training for international staff deploying to Central African Republic, Iraq and Somalia.



## GOAL 5

Building a global Concern to meet multiple challenges

### Performance indicators

Develop management architecture and processes for more effective global organisation.

Strengthen our Grant Management System.

Become a fully-integrated digital organisation.

### Some of what we did in 2020

- Re-positioned a Regional Director role to Nairobi to strategically engage and network with stakeholders in the East African region.
- Rolled out a new Grant Management System across the organisation. A complementary Customer Relationship Management system is on track to be launched in 2021.
- Established a 'ways of working' group as part of the 2021-2025 strategic planning process, charged with identifying investments (including digital) which will improve organisational efficiencies.
- Planned for a number of new systems and digital investments to be rolled out in the coming years, including a Finance and Logistics system, a HR system and a Digital Workplace initiative (covering internal communications, intranet, collaborative workspace, knowledge management).



## GOAL 6

Securing the financial resources to implement the plan

### Performance indicators

Achieve sustained growth in income.

Target a funding mix that avoids over reliance on any one donor or income source.

Achieve greater organisational resilience and impact.

### Some of what we did in 2020

- Recorded the highest income ever achieved by the organisation in 2020.
- Remained within the agreed parameters for income diversity.
- Maintained reserves at an appropriate level and planned a number of strategic objectives.



### Ethiopia

The Concern team use loudspeakers to spread COVID-19 messaging in the densely populated area of Wolaita Sodo, Ethiopia.  
**Photo:** Concern Worldwide



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# Our Programmes

Concern Worldwide reached approximately 36.9 million people in 23 of the poorest and most vulnerable countries in the world during 2020. Our work spans five main programme areas; emergencies, livelihoods, health and nutrition, education, and integrated.



36.9m

People helped



23

Countries





### Razia, Pakistan

Razia is a participant in Concern Worldwide's livelihood programme that supports small scale entrepreneurs. Following a course in tailoring she received a sewing machine to get her business started. **Photo:** Khaula Jamil / Concern Worldwide

In a year like no other, the COVID-19 pandemic presented an unprecedented challenge for the countries where we work. We focussed on maintaining our existing programmes, raising awareness of the tools used to fight the spread of the infection and supporting the communities most impacted by the crisis.

(See pages 30-31 for examples of our COVID-19 response)

Our broad programme goals, the objectives and some examples of our work in each area are described in the following pages.

- EMERGENCIES  
see page 18
- LIVELIHOODS  
see page 20
- HEALTH AND  
NUTRITION  
see page 22
- EDUCATION  
see page 24
- INTEGRATED  
see page 26

In 2020, we responded to 78 emergencies in 23 countries, reaching 5 million people directly and 12.9 million people indirectly.

Many of the countries where we operate are increasingly fragile and challenging to work in. The high levels of insecurity mean that aid workers are frequently the targets of violent attacks. In addition, access to hard to reach vulnerable communities with urgent humanitarian needs can be challenging due to both the lack of infrastructure and the presence of armed groups. In 2020, we made the decision to start operations in Burkina Faso where, along with Yemen, northern Nigeria and South Sudan, there are sadly many communities living in near famine conditions.

Along with the challenges of insecurity and lack of humanitarian access, Concern has also responded to the COVID-19 crisis in countries that are susceptible to frequent natural disasters and outbreaks of conflict, disasters that jeopardise the homes and livelihoods of already vulnerable people. In the immediate aftermath of an emergency, we provided life-saving support to families and communities and then stayed to help them get back on their feet, rebuilding livelihoods and infrastructure and working to reduce the risk and impact of future crises.

## Objectives and activities

The goal of our emergency programme is to fulfil our humanitarian mandate by effectively responding to and mitigating against natural and human-influenced disasters.

**Our main objectives are to:**

- Respond rapidly in order to save lives and reduce suffering

- Improve access to food, healthcare and water
- Prevent and reduce the impact of emergencies

## Examples of our achievements in 2020

We continued to provide urgently needed assistance to almost 160,000 people in northern **Syria** affected by on-going conflict. General food rations were distributed to just under 25,000 individuals in camps, collective centres and informal settlements and food vouchers were provided to approximately 116,000.

Several consecutive years of drought in southern **Ethiopia** have led to low levels of food production affecting access to food and disrupted the livelihoods of hundreds of thousands of farmers and herders. Our emergency nutrition response programmes reached over 253,000 of the most vulnerable people. This included treating over 75,000 cases of moderate or acute malnutrition in children and pregnant women at 230 sites and reaching almost 154,000 people with information and education about how to ensure good nutrition and health for babies and young children.

Since the beginning of 2020, the humanitarian situation in the **Democratic Republic of Congo (DRC)** has worsened and armed conflicts and natural disasters continue to provoke massive population movements, mainly in the east of the country.



17.9m

People helped





The DRC is now home to the largest population of internally displaced persons (IDPs) in Africa with 5.5 million people displaced. Our mobile Rapid Response team responded to five displacement crises, providing emergency support to households fleeing conflict or natural disasters and helping them to buy food, access clean water and receive hygiene kits. In total 159,000 recently displaced people were supported by Concern.

Deteriorating food security due to ongoing conflict and climate change remains a persistent challenge for a large section of the population in **South Sudan**. We provided life-saving emergency nutrition and health services to acutely malnourished children and women in some of the most affected regions, reaching over 142,000 people. Our 78 nutrition centres provided treatment for malnutrition and sought to prevent it by educating mothers about best practice in feeding their children and keeping the family healthy. We also delivered health services in five hard to reach areas in Aweil North and West counties through mobile clinics. Altogether, in excess of 68,000

children and mothers received consultations and /or treatment and more than 90,000 individuals attended nutrition sessions.

Parts of **Pakistan** are extremely vulnerable to the impact of climate change and are frequently impacted by floods, droughts, and heat waves. In an effort to lessen the often catastrophic impact of natural disasters on vulnerable communities, Concern took the lead in a consortium working on a five-year programme 'Building Disaster Resilience in Pakistan' (BDRP). The programme aimed to increase the capacity of communities in nine districts at acute risk of natural disasters to better deal with them through better planning, preparedness, response and resource allocation at the governmental and community levels. During the final year of the programme, Concern reached almost 87,000 programme participants.

Our shelter programme in **Lebanon** is designed to ensure Syrian families and the host communities have access to safe and affordable shelters through a number of approaches.

In 2020 this included assessing more than 2,000 households to determine their eligibility for shelter services, rehabilitating 180 occupied shelters, upgrading the common areas in eight collective shelters and ensuring the availability of 110 empty housing units to relocate vulnerable families. Many Syrian families are living in temporary informal settlements and are especially vulnerable during the harsh winter months. To help protect them, we supplied 4,790 families with shelter weatherproofing kits and carried out site improvement in 18 informal settlements prone to flooding.

#### Limene, Haiti

Limene Florville carries the items she salvaged from her home after it was flooded during tropical storm Laura in Cité Soleil slum. **Photo:** Dieu Nalio Chery / Concern Worldwide

In 2020, we improved the food security and livelihoods of approximately 0.6 million people directly and 3.7 million indirectly.

People living in extreme poverty struggle to earn enough to ensure that their families have enough to eat, get adequate health care and an education. Our livelihoods programmes aim to give them the tools to ensure they are able to earn a sustainable living, help them to learn new skills, improve the productivity and nutritional value of their crops and set up small businesses to generate more income.

## Objectives and activities

The goal of our livelihoods programme is to enable extremely poor people to have secure livelihoods.

### Our main objectives are to:

- Reduce hunger
- Strengthen social protection, work skills and support systems
- Promote graduation to economic productivity
- Strengthen climate smart approaches to agriculture

## Examples of our work and achievements in 2020 are set out below:

In the Sila region of **Chad** we work with over 33,500 farmers, pastoralists and vulnerable communities who are severely affected by climate change and struggle to provide enough food for their families. Our livelihoods programme aims to improve their food security through

a range of activities. Last year, over 1,200 households received agricultural and market gardening training and support. Protecting natural resources is recognised as an important element in ensuring food security. We trained 210 young people in natural resource management and more than 1,100 women to build fuel-efficient stoves. As a result, 2,600 trees were planted and almost 1,000 stoves constructed. To help pastoralist households, over 700 livestock breeders were helped to keep their livestock healthy by community animal health workers.

We also supported six pastoralist groups in cattle food protection. Six cowpea fields were established and harvested, with the crops being stored to see the cattle through the lean season next year.

The flood-prone Char (river islands) areas of **Bangladesh** are home to some of the poorest and most vulnerable people who have few opportunities to earn enough to support their families. For women opportunities are even more limited. To support 13,000 extremely poor women to earn an income we used an approach based on our graduation model of moving people out of poverty. This included running training sessions on different types of income generating work such as tailoring and dressmaking. In addition, we helped them access the funds needed to start a small business by supporting group savings schemes. Nearly 80% of the project participants were able to get the necessary capital to start their businesses and build their livelihoods.



4.3m

People helped

In Cité Soleil, a marginalised urban area in Port-au-Prince, **Haiti**, vulnerable people are unable to move out of poverty due to a lack of employment opportunities. We supported 1,159 extremely poor households to improve their livelihoods through vocational training, coaching and mentoring, life and business skills training and cash payments to support small business development.

Over 4,295 households in **Burundi** and a further 1,400 in **Rwanda** were supported through our Graduation programme which supports extremely poor people to learn a range of skills, gain knowledge and take part in activities that increase their capacity to earn a living and move out of poverty. In both countries, households participating in the programme increased their monthly income as a result of the income generating activities/small businesses they were supported to set up. Another important outcome of the programme is that the participating households are able to improve their nutrition.

**Democratic People's Republic of Korea** faces a multitude of challenges in the agriculture and food security sector primarily due to increased demand, a decline in arable land due to limited irrigation facilities, reduction in soil fertility due to harmful practices, and the impact of natural disasters. Our livelihoods and agriculture programmes work to improve the food security and livelihood options of resource-poor communities through the adoption of climate smart agriculture which aims to restore soil fertility and stabilise food production. The programme is being implemented at 26 cooperative farms in eight counties reaching over 50,000 people. We continued to support farmers with various training opportunities around practices to increase rice production and good results have been achieved with yields increasing and less seed and labour being used than with traditional agricultural practices.

In the Phalombe and Mangochi districts of **Malawi** Concern works with poor and vulnerable rural households to build their livelihoods and resilience. A key aspect of the work is to identify, train and support lead farmers who then share their learnings with others



#### **Nyabiel, Ethiopia**

Nyabiel Nyang, a South Sudanese refugee, in her kitchen garden, which she started with the support of Concern. **Photo:** Kieran McConville / Concern Worldwide

thereby increasing the knowledge base of the community and improving food security. Last year, 577 new lead farmers were identified, and trained on climate smart agriculture, bringing the project total up to 1,050 who between them reached just under 32,000 households.



In 2020, our health programmes reached over 1.9 million people directly and 7.3 million indirectly.

The communities we work with around the world are often unable to get the help they need to prevent suffering from under-nutrition and preventable diseases. To help overcome this, we work with local and national governments to strengthen healthcare systems and increase access to good healthcare, nutrition and water and sanitation services.

## Objectives and activities

The goal of our health programmes is to contribute to the achievement of health and nutrition security for poor people.

### Our main objectives are to:

- Prevent under-nutrition and extreme hunger
- Strengthen maternal and child health
- Strengthen health facilities
- Improve access to clean water and sanitation

## Examples of our work and achievements in 2020 are set out below:

In Grand Bassa and Rivercess counties in **Liberia**, lack of dietary diversity together with low levels of knowledge about what constitutes a healthy diet or the means to supply one has led to high rates of under-nutrition, especially amongst mothers and children under-five. As part of an integrated programme, we worked with over 4,200 women in mothers' groups to improve their and their

children's health and nutrition. This involved helping to establish 2,224 kitchen gardens to grow a variety of crops and conducting 141 cooking demonstrations to teach mothers about different food groups and show them recommended food preparation practices for children aged 6-23 months old.

In **Kenya**, we work both in the informal settlements of Nairobi County and in the remote rural counties of Marsabit, Tana River and Turkana to improve the health and nutrition of children and pregnant and breastfeeding women. In 2020, working in partnership with local and national organisations and authorities our programmes successfully reached over 614,000 people directly. We supported the training and equipping of over 1,500 community health volunteers to improve community level health services and thereby encouraged more people to make use of them. We also supported the roll out and continuation of the Baby Friendly Community Initiative (BFCI), a programme which teaches mothers about the benefits of exclusive breastfeeding for babies. In order to promote good hygiene practices almost 240,000 people received hygiene promotion messaging through community health volunteers, outreach activities and mass media campaigns.

**Sierra Leone** suffers from some of the highest maternal, newborn and child mortality and morbidity rates in the world. Concern is part of a consortium of agencies working with the Government of Sierra Leone to address this by strengthening the quality of, expanding access to and



9.2m

People helped



### Margret & Charlyne, Kenya

Charlyne (nine months old) and her mother, Margret outside their house in Kibera, Nairobi, where Concern supports the local health centre. **Photo:** Dieu Nalio Chery / Concern Worldwide

building the demand for appropriate health services. Taking the lead in four districts – Western Area Urban and Rural, Tonkolili and Port Loko – we aim to indirectly reach about 1.16 million people, including 563 health workers, over 660,000 women of childbearing age and just under 500,000 children under five years of age. Building the capacity of health workers is key to improving outcomes and in 2020 almost 2,500 individuals attended at least one Concern-supported health training session. 84 health care workers received regular on the job mentoring from our team of clinical mentors, and we supported health care workers in remote facilities to take part in monthly district meetings to enable the sharing of crucial health data.

The ongoing and deepening crisis in the **Central African Republic (CAR)** continues to severely affect the livelihoods, living conditions and health

of about 2.6 million people. Our health work in western CAR seeks to improve both the quality of health and nutrition services and access to them and reaches over 24,000 people. In 2020 we supported 13 health facilities, organising the training of health staff in the assessment and treatment of malnutrition, immunisations and basic emergency obstetrics and neo-natal care. In addition, 13 mobile clinics were organised every two weeks from each facility to carry out health awareness activities and provide health services in remote villages. We provided free health care to more than 13,000 extremely vulnerable people who would otherwise be forced to spend a considerable amount of their household income on health services. To complement the services provided at the clinics, we also supported community health care in 23 communities, reaching 15,000 households.

In **South Sudan** over four million people have been displaced by conflict, half of whom have fled to neighbouring countries. The numbers of internally displaced people remain extremely high with little prospect of them being able to return home in the near future. In 2020, over 150,000 conflict-affected and vulnerable people in Unity State and Northern Bahr el Ghazal were reached through our water, sanitation and health programmes. This included providing regular access to safe water and sanitation services to almost 34,000 people living in Bentiu displacement camp. A further 62,000 living in areas outside the camps were provided with safe water through a number of Concern-managed water treatment plants, boreholes and rainwater harvesting systems. Over 131,000 people were reached with hygiene messaging to promote good health practices.

In 2020, our education programmes directly benefited approximately 0.18 million people and 0.52 million indirectly.

All children have the right to an education and we believe it provides one of the best routes out of poverty. We integrate our education programmes into both our development and emergency work to give extremely poor children more opportunities in life and to support their overall well-being.

## Objectives and activities

The goal of our education programme is to improve the lives of extremely poor children in a sustainable way by increasing their access to quality primary education.

### Our main objectives are to:

- Increase school access
- Improve learning outcomes
- Provide access to education for children in emergencies
- Improve school facilities

## Below are some examples of our work and achievements in 2020:

Over many years, Concern has built a reputation as a key stakeholder in the education sector in **Somalia**. In 2020, we supported the Ministry of Education, Culture and Higher Education (MoECHE), in the implementation of the national Education Sector Strategic Plan which aims to ensure equitable

access to education for all. A key part of strengthening the education system is developing and supporting Community Education Committees (CECs), who are responsible for school management and encouraging the local community to send their children to school. Concern was chosen by the MoECHE to lead CEC strengthening in schools countrywide, which included standardising the CEC training manual and rolling out training to over 4,600 CEC members in 658 schools.

On a national level, 2020 was an incredibly challenging year for education in **Afghanistan** with a six-month countrywide COVID-19 suspension of classes, inadequate resources for effective home learning, and winter restrictions preventing classes from resuming. Despite these significant restrictions, our programme in Takhar Province, which aims to provide quality education services for girls, boys, men and women, reached almost 5,500 people. Amongst a number of activities, we established and/or supported 36 community-based education classes and 12 government-run schools providing an education to over 4,000 children. To improve the quality of education we hired 47 qualified teachers and facilitated a 10-day training course on subject upgrading and child-friendly teaching methods. Children are more likely to succeed at school if their parents are also educated and understand the benefits of an education. To that end, 236 students took part in adult literacy classes, and child protection training for parent, teacher and student associations was also conducted with 188 participants.



0.7m

People helped



**Syria** has suffered from one of the greatest reversals in educational progress ever recorded. Prior to the outbreak of conflict in 2011 nearly 100% of children were enrolled in school. In 2019 the Humanitarian Needs Overview noted that 5.9 million children in Syria are in need of education support, 2.1 million girls and boys are out of school and 1.3 million are at risk of dropping out. Our education programme in northern Syria aims to give out-of-school and conflict-affected children access to quality primary level education, providing education support in both non-formal education centres and formal schools and directly reached just under 6,000 people in 2020. Despite the challenges posed by COVID-19, we were still able to expand our programme opening two new non-formal education centres (bringing the total to six), rehabilitating seven primary schools and beginning our first homework support component in formal schools to help support pupil retention.

Our 'Building Tomorrow' integrated emergency programmes provide education and livelihoods support for Syrians under Temporary Protection in four provinces in south east **Turkey** and reached over 13,500 people in 2020. The education element of the programme has been implemented at 30 Public Education Centres (PECs) and 20 Vocational and Technical High schools (TVETs). Since language barriers impede progress, the programme provides Turkish language classes to 12,000 6–13-year-old children at PECs. It also seeks to improve access to formal educational opportunities for school-aged Syrians under temporary protection through outreach, learning-support programmes and the provision of learning and psychosocial support materials.

Conflict and insecurity in **Niger** have multiple detrimental effects on the education system in affected areas. Many schools have suffered attacks by armed groups, resulting in the destruction of teaching materials and the deterioration of infrastructure and equipment. As a result, many displaced children are at risk of dropping out or not attending

school. In this context, Concern is implementing emergency education projects in the regions of Diffa and Tillabéry. In 2020, the programmes benefitted almost 46,000 children and adults with activities that included school enrolment, provision of materials such as pens, notebooks, books for children, course materials for teachers, training for teachers and community members, the rehabilitation and equipping of classrooms.

### **Jamal\*, Afghanistan**

Due to COVID-19 school closures, Jamal\*, a teacher is unable to work. Education is important to Jamal and his wife, he spends most mornings teaching his three children, ensuring their education continues. Concern is helping the family with essential supplies. **Photo:** Stefanie Glinski / Concern Worldwide

\*Name changed to protect the identity of the individual.



In 2020 we reached over 1.2 million people directly through our integrated programmes and approximately 3.6 million indirectly.

There are multiple interrelated reasons that keep extremely poor people locked in poverty. For that reason, many of our programmes are integrated, bringing together, for example, agriculture and livelihoods with other sectors like water, health and education to tackle the multiple needs of a community in a coordinated way.

## Objectives and activities

The goal of our integrated programme is to improve the lives of the extremely poor by addressing their needs in a holistic way, tackling the inter-related barriers that impede development.

The objective of the programme is to deliver sustained improvements in the overall living conditions of the targeted communities.

## Some examples of our work in 2020 are below:

Our programme in 12 districts in northern **Syria** integrates livelihoods, health and sanitation, protection, shelter and food security work to help over 523,000 of the most vulnerable people affected by the conflict. In 2020, amongst other activities, we rehabilitated six water networks and two critical water stations, and improved the water and sanitation facilities in 24 primary health centres to provide clean water and prevent disease. In addition, hygiene vouchers and kits were distributed to almost 127,000 people to help them remain healthy. 10,515 people benefited from cash for work activities which provided them with much-needed employment opportunities for three months.

Children have been particularly affected by the conflict. We supported just under 780 with psycho-social support through child and adolescent friendly spaces in some of the most vulnerable communities.

In the Aweil West and Aweil North counties of **South Sudan** our integrated programme seeks to improve the health and nutrition of vulnerable women and children through a complementary package of activities and reaches 43,000 people. In 2020 we continued to improve access to quality health and nutrition services to excluded communities who would otherwise have no healthcare services. We increased the number of nutrition sites from 49 in 2019 to 53, continued to support mobile clinics in six hard-to-reach locations, and facilitated community mobilization as well as outreach activities for active case finding of children suffering from malnutrition and provision of health and nutrition education. To support households to provide more and better quality food for their families, almost 19,000 people took part in cash for seed activities and were also supported with hand tools and improved staple crop seeds. The programme also supported 50 demonstrations plots where farmers could learn and share knowledge about farming techniques, including climate smart agriculture in which almost 800 farmers were trained.

In West Darfur in the **Republic of Sudan** we worked with just over 53,500 people to help them maintain or improve their wellbeing despite the challenges of weather-related shocks and stresses such as droughts.



4.8m

People helped



An integrated package of livelihoods, health and nutrition, and water and sanitation projects has resulted in the hunger gap (the number of months during which the most vulnerable households do not have enough to eat), decreasing from 3.65 at the beginning of the project to 1.8 in 2020. Activities included the distribution of seeds and tools to almost 1,500 farmers, the training of over 1,900 farmers on climate smart agriculture, the renovation of 18 old water points, the drilling of four new ones, and the delivery of 51 hygiene training sessions. In addition, 13 Village Savings and Loans Associations were established and trained, and Village Development Associations in four villages were supported to develop plans to better mitigate against future risks.

**Niger** remains one of the poorest countries in the world, ranking 189th of 189 countries on the Human Development Index. Concern works with the most vulnerable households and individuals in Tahoua, one of the poorest regions, and last year reached close to 110,000 people through a

combination of livelihoods, education, and water, sanitation and health programmes. Agricultural support activities, which included training farmers on improved techniques, significantly increased productivity and contributed to households having a greater quantity of food and a more diverse diet. The average yield of fortified organic millet was 796 kg per hectare on average (compared to 568 kg per hectare in 2019), and the use of irrigation enabled households to diversify their food sources during the off-season. Significant progress was also made in the maternal and child health component of the programme which showed that 38.5% of children were being exclusively breastfed (which protects against common childhood diseases and diarrhoea), an increase of nearly 10% since last year (29%, 2019), and 15.5% since the project began.

In eastern **Democratic Republic of Congo** we worked with over 140,000 people displaced by the ongoing security crisis in the country, to improve their living conditions and

their livelihoods. Over the course of the year, 92 water points were rehabilitated giving improved water supplies to 92,000 people. In addition, 832 community health volunteers were trained to promote good hygiene practices and reached over 125,000 people with good results - 93% of people surveyed at the end of the project knew at least three of the five critical moments for hand washing, vital to reducing the spread of disease. Over 15,000 people were helped to rebuild their livelihoods through training and/or cash transfers and another 2,200 were helped to earn an income through cash for work opportunities.

### Pakistan

A young boy collecting water from a solar powered water pump made by Concern Worldwide and its implementing partners to make water collection convenient for the local community. **Photo:** Khaula Jamil / Concern Worldwide





# Development, Education & Advocacy



9,330

Irish students engaged in development education programmes



2,000

People took part in Concern events

## Development Education

The goal of our development education programme is to deepen awareness and understanding of issues around global poverty and development amongst the public, especially young people.

### Our main objectives are to:

- Ensure that teachers and students engaged in formal education have a deeper understanding of the root causes of development issues as a result of inputs at both curricular and extra-curricular levels.
- Engage with the general public to create awareness and understanding of development issues and Concern's work in relation to them.

### Below are some examples of our work and achievements in 2020

Despite the many challenges arising out of the COVID-19 pandemic, we adjusted to life online. While 'in-person' events, like the final three stages of the Concern Debates competition, the annual Agents of Change event and our summer festivals programme, were cancelled, we continued our engagement through 'virtual' talks, workshops and cafés. We introduced a number of online challenges and resources for students, parents and teachers adapting to a 'home-school' environment.

### Within the education system

Our programme with schools and youths remained active in 31 of the 32 counties in Ireland and engaged 9,330 students from 277 primary schools, 240 post primary, and 15 third level colleges. Our 'Online Classroom' was a popular addition offering virtual talks, materials, videos and creating new inputs such as the 17 Day SDG Challenge. The Concern Debates programme at both primary and post primary level went entirely online at the start of the 2020/2021 academic year. In addition, over 450 teachers served as Debates mentors at primary and post primary level, while 119 teachers took part in a Concern training event.

We produced two new podcast series. The first, *Debating Development*, was

created for teachers and students taking part in the Concern Debates Programme and is an engaging mix of stories, debating tips and discussion on global development issues as highlighted in each round of the Concern Debates. Our second podcast, *The Middy Snackbox*, is hosted by food activist, student and UN Youth Delegate, Sophie Healy-Thow. In the five episodes, Sophie was joined by well-known guests Lawrence Haddad, Roger Thurow, Valery Molay and her Grandmother (among others) to talk about ending hunger, food systems, climate change and food production, youth activism and power.

Our 1Planet4All Climate Change campaign commenced its roll out in February. Run in partnership with Alliance2015 plus six other European non-governmental organisations across 12 EU member states, the campaign aims to engage and support youth in Europe and in programme countries in taking action to meet internationally agreed climate change targets.

### Engaging with the general public

In addition to people reached through external media relations and our own social media channels, almost 2,000 people took part in Concern events such as the COVID-19 webinar series (1,385), Project Us online cafés (580) and Global Goals Business Conversations (60) in 2020. A report capturing the voices and recommendations of Project Us café participants on Ireland's role in contributing to the Sustainable Development Goals was sent to the Taoiseach, Micheál Martin in August.

### Networks and consortia

We continued in a management capacity in four key consortia groups supported by Irish Aid; WorldWide Global Schools, Saolta, Youth 2030 and Development Education.ie We also participated in networks such as IDEA, Coalition 2030, Fairtrade Ireland and the Dóchas Development Education Group. Our annual Concern Development Education grants programme made funding available to 16 organisations engaged in global development issues across formal, community and adult education sectors.

## Advocacy

The goal of Concern's advocacy work is to contribute to securing sustainable improvements in the lives of extremely poor people by influencing national and international policies, actions and practices of governments, donors, aid counterparts, the private sector and the general public.

Our key objective is to ensure that Concern's voice and programme experience is heard in the places where decisions are made.

### Examples of our work and achievements in 2020

Concern agreed a new advocacy strategy in 2020 following an organisation-wide consultation process. The strategy will build on progress made in the areas of conflict, climate change and hunger.

In 2020, COVID-19 reshaped our advocacy approach. Face-to-face influencing was no longer possible in many parts of the world. Concern focussed on further strengthening our evidence-based advocacy and thought leadership, to ensure the impact of COVID-19 on the extreme poor was not lost in the global response. Advocacy on health-related issues was increased

significantly across the organisation. The secondary impact of COVID-19 was a consistent advocacy issue, analysed in a series of papers based on first-hand evidence from country programmes. In partnership with the Institute of Development Studies, we developed a series of research papers on evidence collected from interviews with programme participants in Bangladesh, Somalia, Malawi and Sierra Leone. In a series of webinars, policy makers and experts debated the type of policy change needed to adapt to a global pandemic and protect those furthest behind. Cross-organisational advocacy messages highlighted the gender impacts of the pandemic and the severe and often hidden impacts on education, water and sanitation, equality and livelihoods.

With climate change finally on the agenda, we made significant progress in efforts to increase funding for resilience programming and increase awareness of the urgency for greater investment in climate finance. Concern is a member of the Zurich Flood Resilience Alliance which published a series of reports and recommendations on flood resilience and resilience in fragile and conflict-affected crises.

Together with our Alliance2015 partner, Welthungerhilfe, we published The Global Hunger Index 2020. The report explored human impact on the environment, which is leading to more frequent and severe extreme weather events, biodiversity loss, deforestation, and soil degradation. The theme resonated with all policy makers, bringing speakers together in various fora from the Government of Kenya, World Health Organisation, Irish Aid, and EU Permanent Representatives. While in-person events were impossible, webinars increased and diversified the debate and the reach of Concern's policy and advocacy work.

The global pandemic prevented the global pledging summit on Nutrition for Growth (N4G) from proceeding. Concern continued to influence donors, parliamentarians and government committees directly, and as members of influential nutrition advocacy bodies on commitments to end wasting and malnutrition and increase global financing. As part of Concern's commitment to promoting better practice and reducing the number of children affected by wasting, Concern committed to host a major conference in 2021 to mark twenty years of community-based management of malnutrition (CMAM).

A significant element of Concern's international advocacy work focusses on the policy issues that affect the most vulnerable in fragile and conflict-affected contexts. In Ireland, the United States, the United Kingdom and across country programmes, the impact of conflict is a constant advocacy theme. Concern positively influenced the agenda of Ireland as an incoming non-permanent member of the United Nations Security Council to prioritise conflict-induced hunger, humanitarian access, humanitarian safeguarding and conflict resolution.



### Liberia

Liberia's Minister for Agriculture Jeanine Cooper launches the GHI 2020 in Monrovia. **Photo:** Concern Worldwide

# CONCERN COVID-19 GLOBAL RESPONSE

The coronavirus COVID-19 pandemic presented an exceptional challenge for countries all over the world. Given the impact of the disease on countries with strong health systems, COVID-19 posed an even larger threat to densely populated countries already struggling with the impact of conflict, climate change and hunger.

As the outbreak unfolded, our teams focussed on maintaining and adapting existing programmes, raising awareness of the tools that can be used to fight the spread of the infection. We also supported communities impacted by the crisis by providing clean water, soap, sanitiser and hygiene kits. We provided cash assistance to people who could not earn an income due to lockdown restrictions.



20,000

Food baskets and hygiene kits distributed to vulnerable people in Syria



345,268

People received hand sanitiser and soap in Pakistan



55,366

People supplied with soap and hand sanitisers in Somalia



802,246

People reached with COVID-19 awareness messaging in Bangladesh







## South Sudan

**On the opposite page:** Concern staff member, James Kiir works in the Nutrition Centre in a Protection of Civilians Site in Juba. His work includes the assessment of mothers and children for signs of malnutrition. Because of COVID-19 he now wears a face mask while with patients and promotes social distancing in the Centre. **Photo:** Samir Bol / Concern Worldwide.

## Somalia

**Left:** Mothers and children queuing at a safe distance outside a Concern supported health and nutrition centre, Somalia. **Photo:** Concern Worldwide.



14,000

Students reached with COVID-19 prevention information in Afghanistan



20,000

People received cash transfers in Kenya



5,000

Boreholes rehabilitated to increase access to clean water in Chad



25

Health facilities rehabilitated in Syria



50

Installed handwashing points\* at 50 locations, including transport areas, petrol stations and markets in Sierra Leone



84,500

Distributed detergent, hand soap, and hygiene products to 84,500 people in Iraq



49,000

Provided over 49,000 people with improved access to water in South Sudan



75

Trained staff in 75 health centres in COVID-19 infection control and response in the Central African Republic



Distributed emergency cash assistance to refugee households that have lost their source of income due to the pandemic in Lebanon



Distributed Personal Protective Equipment for health workers in both urban and rural areas, as well as training Community Health Workers on the risks and prevention of COVID-19 in Malawi



Distributed radios and spare batteries to children so they could access the curriculum broadcast on radio in Sierra Leone



Rehabilitated a 50-room disused school to be used as an Isolation Facility in Lebanon

\* These handwashing stations include 'veronica buckets' (a big bucket with a lid and a tap) and stands for the bucket, hand soap, and large plastic water storage tanks.

# How We Work

## Working with partners and communities

Collaborating with existing local government and community structures is a core part of how we work. Sometimes we work directly with community groups, such as Village Development Committees and Community Education Committees; in other contexts we enter into formal partnerships with local non-governmental organisations to jointly deliver programmes. Increasingly Concern works in consortia to enable programmes to be delivered at scale. We also work with public bodies, research institutions and private sector companies.

Our local partners felt the impact of COVID-19 to varying degrees, with many affected by travel restrictions and limits on group gatherings. However, partners were by and large able to continue programme implementation, with adaptations, and Concern staff provided oversight and

remote monitoring using alternative means such as Skype, Zoom, WhatsApp, digital data gathering by partners, photos and videos.

In 2020, with a focus very much on fragile and conflict affected states, our programmes were, where possible, partially or fully implemented through local partners. Partnerships were evident across all the sectors in which we work, and grants to partners represented over 10% of total charitable expenditure.

Concern remains committed to working strategically in partnership with other international actors, such as the United Nations, international NGOs and global platforms, where we can have a greater impact. We are active members of the Scaling Up Nutrition movement and are a member of the Global Nutrition Cluster Strategic Advisory Group, which works to safeguard and improve the nutritional status of emergency-affected populations.

Concern plays an active role in the Cash Learning Partnership and the Collaborative Cash Delivery Network which aim to improve the quality of humanitarian cash and voucher assistance. We also work together with a number of organisations to amplify our voice around global justice, human rights, humanitarian aid and strengthening citizen participation. These include InterAction in the USA, Dóchas in Ireland, Bond in the UK, VOICE (Voluntary Organisations in Cooperation in Emergencies) in the EU, and the International Council of Voluntary Agencies in Geneva.

In the academic arena, we collaborate with Sonke Gender Justice, the Conflict Unit of Dublin City University, Tufts University, Liverpool School of Tropical Medicine, Kenyatta National Hospital, the University of Nairobi, Imperial College London, University College London, Institute of Development Studies at the University of Sussex, Trinity College Dublin, and University College Dublin.

As a founding member of Alliance2015, a network of eight European non-governmental organisations with a presence in 85 countries, we continued to work closely with our fellow members at programme and policy levels.

In 2020, Concern provided €18.9 million in grants to 191 partners.

Concern cannot achieve its mission to eliminate extreme poverty in isolation. We believe we can achieve greater impact working in collaboration with other organisations and institutions.



€18.9m

Grants provided to partners



191

Partners

#### Nya Goa, Ethiopia

Nya Goa being examined by Nya Guon Chuol Riek, a Community Outreach Mobilizer, at Old Nuer nutrition site in Pugnido, Gambella, Ethiopia. **Photo:** Kieran McConville / Concern Worldwide



## How we measure success and learn from our programmes

The global COVID-19 pandemic brought new challenges to Concern's monitoring and accountability systems which rely on systematic communication with our programme participants on the results of our programmes and what could be improved to have greater impact on extreme poverty in the communities where we work.

Our monitoring plans were quickly adapted at the beginning of the pandemic, adopting a "Do No Harm" approach, to ensure our teams would not contribute to the spread of the virus where we work. This meant switching to "remote monitoring" where necessary. Global guidance was developed for phone-based data collection; using alternative sources of information (including from partners, government and key informants within communities) and guidance on COVID-19 prevention measures where face-to-face interactions were essential. Online webinars were held between global advisors and staff in the field to ensure widespread understanding and adherence to measures put in place.

The strengths of Concern's digital data gathering system came to the fore early in the pandemic when we were quickly able to collate all recent data on handwashing, access to soap, access to water and general knowledge of hygiene across all Concern countries into interactive dashboards. Quick access to this key information reduced the need for additional data collection and allowed us to identify communities quickly who were particularly vulnerable to COVID-19 and focus our interventions in those areas. This was a key step in a fast and effective response.

Concern's access to vulnerable communities throughout the world meant that we were well placed to contribute to research on the impact COVID-19 is having on developing countries. We joined with our partner organisations in Alliance2015 to collect data from over 16,000 people in 25 developing countries on the impacts of COVID-19 on general health and well-being, livelihoods, education and dynamics at household and community level. The results are shaping our responses across all sectors to mitigate against the impacts of COVID-19.

Concern has remained committed to quality programming throughout the pandemic, and part of our adherence to quality means ensuring independent evaluations are completed at the end of every programme. Concern completed 17 evaluations during 2020, and contributed to an additional three evaluations completed by partner agencies. Twenty-five percent of these evaluations were conducted remotely, making use of communication technology to ensure a high quality evaluation without risking the spread of COVID-19. A further 19 final evaluations were postponed until 2021 to align with extensions in programme funding due to COVID-19.



17

Concern completed 17 evaluations during 2020



25%

25% of these evaluations were conducted remotely

## Accountability

Concern is determined to be fully accountable to the communities with whom we work in relation to the quality and impact of all that we do. We committed at an early stage to the Core Humanitarian Standard on Quality and Accountability (CHS). The CHS outlines what good humanitarian action looks like for communities and people affected by crisis, and the staff and organisations involved in delivering a response. Its purpose is to help organisations design, implement, assess, improve and recognise quality and accountability in assistance programmes. The CHS includes:

- Nine commitments to communities and people affected by crisis;
- Key actions to be undertaken in order to fulfil the commitments;
- Organisational responsibilities to support consistent and systematic implementation throughout the organisation.

It is a voluntary and measurable standard that resulted from a global consultation process.

In late 2017, Concern was the first Irish agency to gain compliance certification with the CHS – having first had its processes, procedures and approaches independently audited by the Humanitarian Quality Assurance Initiative (HQAI) - the supervisory/awarding body. A maintenance audit was carried out in October 2020 to check our ongoing compliance, and to follow up on progress on the resolution of the four corrective action requirements from previous audits. The actions mainly focused on the systematisation of Complaints and Response Mechanisms across country programmes, and systematic information-sharing across communities and partners. The audit concluded that good progress was being made and we continue to embed the principle of accountability in all that we do.

## Safeguarding

Concern is committed to safeguarding through our responsibility to ensure that our staff, anyone engaged by Concern, our operations, and our programmes cause no harm to children or at-risk adults and do not expose them to abuse or exploitation. The behaviour that we require from all of our staff and associated personnel is outlined in our policies: the Concern Code of Conduct, the Child Safeguarding Policy, the Programme Participant Protection Policy and the Anti-Trafficking in Persons Policy.

In 2020, we further strengthened our organisational capacity and commitment to deliver safe programmes by creating a dedicated Protection and Safeguarding Unit and appointing a Director of Protection and Safeguarding. The Unit plays a critical role by providing strategic leadership for all protection and safeguarding activities and ensuring that an effective safeguarding culture is maintained across the organisation. We also appointed an Investigations Manager to build the organisation's capacity to investigate and manage all incidents that arise.

The COVID-19 pandemic exacerbated vulnerabilities and increased exposure to protection and safeguarding risks. This required us to review, adapt and strengthen our safeguarding actions to protect people we aim to assist as well as our own staff. As a result, we have worked to identify potential risks and to develop guidance on assessing and mitigating risks arising directly or indirectly because of COVID-19.

In 2020, we began developing a new organisational protection and safeguarding strategy to guide our work.

We are committed to taking all reports of safeguarding incidents seriously and to responding appropriately to allegations of breaches of our policies. All incoming safeguarding reports are screened to ensure that everyone involved in the incident is appropriately protected. Established investigation guidelines are followed and where allegations are substantiated, disciplinary action is taken.

During 2020, our investigations team received a total of 24 new safeguarding referrals. Six were carried forward from last year giving a total caseload for 2020 of 30. Four of these related to incidents that were external and unrelated to Concern i.e. where we were asked to assist in relation to incidents in the communities in which we work (and in each case the local Concern team sought to provide appropriate advice and support).

26 cases directly related to Concern staff or programmes and resulted in investigations – all of which were completed by year-end.

They comprised:

- Three cases relating to child labour – specifically children aged 12-17 years old undertaking cash for work activities (intended for their adult relatives or guardians). In each case the time worked was limited (1-4 days), and the corrective action taken centred on tightening processes and monitoring activities to prevent recurrences.

- One relating to the use of corporal punishment (slapping) in schools being part-funded by the organisation. This was investigated and dealt with in accordance with the procedures of the relevant ministries of education.
- The remaining 22 cases all fell within Concern's definitions of sexual exploitation, harassment or abuse, which are as follows:
  - Sexual exploitation – Any actual or attempted abuse of a position of vulnerability, differential power, or trust, to pressure or demand others to provide sexual favours.
  - Sexual harassment – Any form of unwanted verbal, non-verbal or physical conduct of a sexual nature.
  - Sexual abuse – The actual or threatened physical intrusion of a sexual nature, whether by force, coercion or under unequal conditions.

All complaints were investigated and the results were as follows:

Type of case	No. of complaints substantiated	No. of complaints unsubstantiated or unfounded	Other*	Total
Sexual exploitation	2	3	-	5
Sexual harassment	4	4	5	13
Sexual abuse	2	2	-	4
<b>Total</b>	<b>8</b>	<b>9</b>	<b>5</b>	<b>22</b>

*\* Not taken forward at the request of the person who experienced the incident in four cases and in the fifth case the complainant ceased communications.*

Substantiated complaints resulted in disciplinary action ranging from written warning to termination. Where appropriate, cases were also referred to the local law enforcement authorities.

As part of our engagement with the wider efforts being taken to address safeguarding by the international aid community, we are a signatory to:

- The Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief;
- The Statement of Commitment on Eliminating Sexual Exploitation and Abuse by UN and Non-UN Personnel;
- The InterAction CEO Pledge on Preventing Sexual Abuse, Exploitation, and Harassment by and of NGO Staff;
- The Dóchas Safeguarding Code.

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# Fundraising

**The goal for fundraising is to raise sufficient funds to allow Concern to deliver its work and achieve its mission.**

## Objectives

Fundraising's main objectives in 2020 were to:

- Continue to adhere to the highest standards when raising funds from the public
- Raise €35 million from the public in Ireland, the UK and South Korea
- Raise €160 million from governments, institutions and other co-funders
- Maintain a diversified income base which is not overly dependent on any single source.

## Achievements and performance in 2020

### Adhering to standards

We remain committed to fulfilling our good-practice obligations in each country in which we operate, including compliance with the Irish Charity Regulator's "Guidelines for Charitable Organisations on Fundraising from the Public" and the Fundraising Regulator's code in the UK.

### Raising funds from the public

In 2020, we raised €39.4 million from the public in Ireland, the UK and South Korea. It was an exceptional amount, given the disruption caused to so many by COVID-19. We are hugely grateful to all those who contributed and helped make our work possible. Funds were contributed through a range of fundraising activities:

### Individuals

Some 140,000 people in Ireland, the UK and South Korea give to Concern through direct debits and standing orders, collectively donating over 50% of our public fundraising income. Not only is the total amount hugely valuable, but the approach – a regular monthly or annual gift – allows us to plan our work in advance.

In 2020, we relied heavily on digital, broadcast and printed communications, as other channels such as community-based events and face-to-face fundraising, were restricted due to COVID-19 precautions. Despite having fewer ways to reach our supporters, we nonetheless ran some very successful appeals to raise funds for our emergency response programmes including a COVID-19 appeal launched in the spring, and an appeal for victims of the Beirut blast in August.

Tax-efficient giving, where supporters' donations are augmented by a government refund of the related income tax, continued to be an important source of income for Concern in both the UK and Ireland.

Legacy income is also of great importance and we are extremely grateful to those who choose to remember Concern in their wills. In 2020, this amounted to €2.6m. We launched a recruitment campaign in Ireland and were particularly touched by the number of new legacy pledgers who committed to remembering Concern in their wills.



### Businesses, major donors and trusts

A number of our regular events, such as our Annual Women of Concern Awards, were unable to go ahead as a result of COVID-19 restrictions.

Despite these challenges, Irish and UK based major donors, corporates and trusts contributed €3.4m to Concern.

Staff funds remain a very important source of support for Concern. We acknowledge members of the Fórsa Trade Union, Bank of Ireland Staff and Electric Aid funds for consistently reaching deep into their pockets to enable our work with the world's poorest people.

Concern is a member of the Zurich Flood Resilience Alliance, a multi-sectoral collaboration of nine organisations from the private sector, international development and academia. The programme, funded by the Z Zurich Foundation, focuses on finding practical ways to help communities strengthen their resilience to floods. As part of this partnership, the Z Zurich Foundation is funding Concern's flood resilience work in 22 flood-vulnerable communities in the chars (sandbar) of the Jamuna and Teesta rivers in Bangladesh. The expansion of the programme to three other countries was confirmed towards the end of 2020 and we wish to acknowledge the ongoing support from Z Zurich.

Our long-term relationship with Kerry Group also continued with their generous support for our "Realigning Agriculture to Improve Nutrition" (RAIN) programme in Niger.

In Kenya, the on-going support of the ELMA Relief Foundation allowed us deliver a livelihoods protection programme made necessary by the severe impact of swarms of the desert locusts.

In Ireland, the Global Citizenship Group, a forum established by Concern for business leaders to discuss how best to contribute to the 2030 Agenda for Sustainable Development, continued their work, which culminated in a significant virtual event in January 2021.

### Community fundraising

COVID-19 had a greater impact on our community fundraising than any other aspect of our public engagement work. However, we managed to conduct a range of activities and the success of the Ration Challenge allowed us to grow overall income compared to 2019.

We entered 2020 with a comprehensive programme of some of our traditional activities as well as plans to launch exciting new events. Despite lockdowns, we were able to launch two new initiatives "Go Green" and "Step in their Shoes" in Ireland, results were strong enough to ensure they will be expanded in 2021 and beyond. In the UK, the Ration Challenge was very successful with huge numbers of supporters raising €2.1m by being sponsored to live on refugee rations for a week.

In Northern Ireland, despite frequent closures due to the pandemic, our network of shops continue to raise critical funds for our work, as well as finding good homes for preloved clothes, books and other items.

Towards the end of the year, we were very pleased with the public's response to our Christmas Gifts appeals.

### Disasters Emergency Committee

Concern continues to be a member of the Disasters Emergency Committee in the UK, an umbrella organisation bringing together 14 leading UK aid agencies to launch joint fundraising appeals at times of humanitarian crisis. In 2020, we were part of the Coronavirus Appeal and received €0.4 million to help fund our COVID-19 funding.

### Raising funds from governments and co-funders

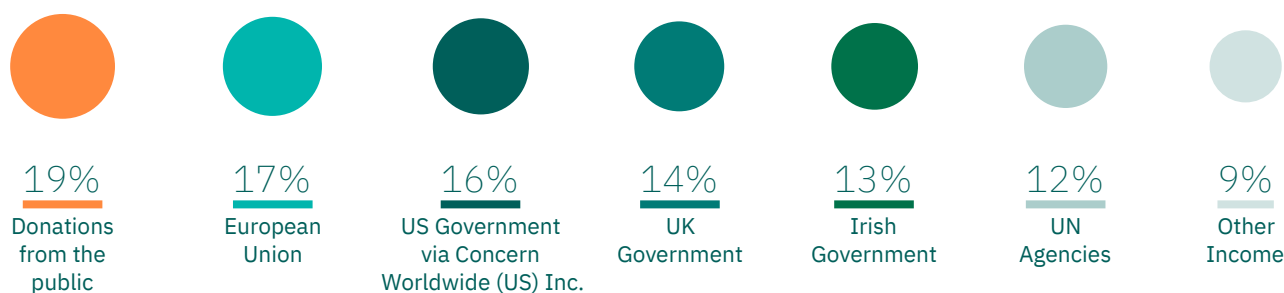
Concern received a total of €170.1 million from co-funders (including €11.7 million of donated commodities).

All of this funding is awarded through competitive processes whereby we have to compete with peer organisations and frequently the private sector. The income level reached in 2020 is testament to the high levels of trust that Concern has earned over the years and the importance it places on delivering results while maintaining high standards of accountability and transparency.

### Maintaining a diversified income base

We have agreed parameters in order to ensure that we do not become overly reliant on any single donor. We remained comfortably within these parameters during 2020. The chart below shows the range and spread of our income.

## Range and Spread of Income





## Haiti

Concern distributed hygiene kits to help prevent the spread of COVID-19 in Cité Soleil Slum. **Photo:** Dieu Nalio Chery / Concern Worldwide





# Thank You

We greatly appreciate the ongoing support from governments and co-funders including:

**The Canadian Government**  
**The European Union**  
**The German Government**  
**The Government of South Korea**  
**The Irish Government**  
**The States of Guernsey Overseas Aid & Development Commission**  
**The Swedish Government**  
**The Swiss Government**  
**The UK Government**  
**The US Government**  
**(via Concern Worldwide (US) Inc.)**  
**UN Agencies**



Thanks also to the following organisations:

**Accenture**  
**Comic Relief**  
**Bank of Ireland Staff Fund**  
**Disasters Emergency Committee**  
**Electric Aid**  
**FDC Accountants**  
**Fórsa Trade Union**  
**innocent foundation**  
**JP McManus Charitable Foundation**  
**Kerry Group Plc**  
**Klaus and Gertrud Conrad Foundation**  
**Microsoft Ireland**  
**Milton Damerel Trust**  
**Start Fund**  
**The Elma Relief Foundation**  
**The Turing Foundation**  
**The Waterloo Foundation**  
**Whole Planet Foundation**  
**Z Zurich Foundation**



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# Our Staff and Volunteers

Our focus in 2020 was to support our 3,975 staff to stay safe and well during the global COVID-19 pandemic, so that our overseas work could continue. Central to this was understanding public health guidance and government regulations across the different countries in which we work. We provided guidance and support to staff through various means, including webinars and advice notes. Recognising the extraordinary challenges and pressures created by the pandemic, we ensured our support included a focus on looking after one's mental health. The practical aspects of equipping staff to work remotely were also a focus following the immediate introduction of government restrictions at the start of the year.

Investing in our staff by providing learning and development opportunities is important to us. A priority for us this year was maintaining access to learning within a remote working environment which offered limited opportunities to travel to deliver training. Some 54 staff commenced Pathways, our management development programme for middle managers, prior to the introduction of COVID-19 restrictions. When restrictions were imposed, our aim was to adapt the existing training resources and content so it could be delivered as an innovative, online programme. This included retaining the richness and quality of the participant learning experience and replicating the positive in-person workshop environment within an online setting. We achieved this through the introduction of online collaboration tools, breakout-rooms, drop-in clinics

and forums while utilising our existing e-learning platform, Learn365. Pathways Online enabled all 54 staff members across the organisation to complete their learning programmes equipping them with the necessary tools and resources to manage and lead with greater confidence and effectiveness to achieve greater impact for Concern's work.

Recognising the need to continually improve, in 2020 we commenced a new initiative to design, develop and deliver a comprehensive strategy to enhance equality, diversity and inclusion across Concern. This work began in the later part of the year with an initial assessment of existing good practice within the organisation. This involved looking at the inclusion of, for example, women, people from ethnic minorities and people living with a disability, along with a preliminary identification of some of the issues which might hinder the recruitment, retention, and promotion of people from these and other groups within Concern. With this learning, a draft strategy has been developed which, when implemented, aims to strengthen the culture for staff equality, diversity and inclusion throughout the organisation.

Listening to staff continues to be important to us and priority areas for action were identified and advanced in follow-up to our global staff survey carried out in 2019. Areas of focus included improving wellbeing support mechanisms and

improved access to learning and development. Both resources and initiatives to address these areas were introduced throughout the year.

Access to our overseas programmes was a challenge this year for our volunteers. Placements were hampered by availability of funding, travel restrictions and entry regulations imposed by governments in many of the countries in which we place volunteers. Despite these challenges we were able to offer seven positions to volunteers, all of whom contributed to and gained from their exposure to our programmes.

In any given year over 1,500 volunteers support a host of activities around Ireland, including adjudicating debates, helping in the office or at public events and supporting our fundraising efforts. Sadly in 2020, many of these activities could not take place. We were however, delighted that our debates adjudicators adapted very well to the online world of debating, with over 50 volunteers receiving training and 'zooming' in to debates at primary and secondary level.

We asked a lot from our staff in 2020, it was an extraordinary year. Staff, as a body, responded and rose to the challenges of the global pandemic. As a result our programmes on the ground were delivered. The organisation acknowledges the contribution of each and every volunteer and staff member in this most difficult of years.

Alaa, Lebanon

Alaa Idrees,  
Protection  
training officer,  
Lebanon. **Photo:**  
Concern Worldwide



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# Review of Financial Outcome 2020

The financial outcome for 2020 is set out in the 'Consolidated Statement of Financial Activities' on page 64.

During 2020, Concern's income and expenditure increased compared to 2019. This was mainly due to increased programme activities particularly in the Middle East and the Horn of Africa.

A more detailed commentary on the financial results for 2020 is set out below.

## Income

The organisation's income in 2020 amounted to €210.4 million – see note 2 to the financial statements for a detailed breakdown by source. This is an increase of 11% on 2019 and represents the highest income ever secured by the organisation. The increase took place across all of our main income streams (except donated commodities – which reduced slightly), and was a very good performance in a highly challenging and competitive environment. While delivering the increase, we continued to maintain a diversified income base.

The main movements in Concern's income streams, during 2020, are:

### Incoming resources from donations and legacies

Income from donations and legacies comprises donations from individual and corporate donors, trusts and foundations. In 2020 we received €39.4 million from this income stream – see note 2(a) to the financial statements.

We continued to fundraise in three markets (Ireland, the UK and South Korea) and income increased by 4.5% when compared to 2019. The largest increases occurred in the UK and South Korea and this was due to two main factors:

- In the UK, income increased by €0.9m. This was largely due to the success of the UK Ration Challenge which was launched in 2019.
- In South Korea, ongoing investment in the recruitment of regular givers across television and web successfully grew the donor base resulting in income growth of €0.7m.

In Ireland, which continues to be our largest source of income (accounting for 65% of the overall total of donations and legacies), revenues increased by 0.4% which was spread across several revenue streams.

### Grants from governments and other co-funders

Concern received a total of €158.4 million in grants from governments and other co-funders in 2020 – see note 2(b) to the financial statements for an analysis by donor. This represents a 14% increase from our 2019 levels.

Concern Worldwide (US) Inc. (including US Government) was the single largest donor in 2020 providing €37.1 million or 23.4% of the total co-funding income. The European Union was the next largest donor in 2020 providing €36.4 million (23%), followed by the UK Government at €27.7 million (17.5%), the Irish Government at €27 million (17%) and UN Agencies at €15 million (9.5%), of total co-funding income. These levels of funding reflect the strong relationships built with the donors over an extended period and we hope to further develop these relationships through the current year.

The overall increase in grant income was due to the fact that we secured funding for:

- A planned scaling-up of activity across a range of ongoing country programmes.



- Increased activity in conflict related emergencies in Ethiopia, the Middle East and DRC and the ongoing locust infestation affecting Kenya, Somalia and Ethiopia.
- Scaling up COVID-19 awareness and prevention across every community that we work with and adapting our ongoing programmes to enable them to keep operating to the fullest extent possible.

#### Donated commodities:

The value of commodities donated to the organisation and distributed as part of its emergency response programmes varies substantially from year to year depending on the nature of emergencies arising. Donated commodities were valued at €11.7 million in 2020, a decrease of 5.5% from 2019 – see note 2(c) to the financial statements for details. The bulk of the donations were foodstuffs for emergency distributions in South Sudan, Ethiopia and Bangladesh, with smaller but significant amounts in Somalia, Pakistan, Republic of Sudan and Central African Republic.

## Expenditure

Our total expenditure for the year was €202.7 million, made up as follows:

	€'m	%
Charitable activities	€187.7	93%
Raising funds	€15.0	7%
<b>Total</b>	<b>€202.7</b>	<b>100%</b>

Overall, this represents a 10% increase from the 2019 level of €183.7 million, with all of the increase occurring on charitable activities. Our expenditure on charitable activities is mainly driven by our ability to secure funding, so this increase is primarily due to factors outlined above in relation to income i.e. it is a combination of a planned expansion in several countries and increased emergency response activity to address the impact of natural and man-made disasters.

#### Charitable activities

Expenditure on charitable activities in 2020 totalled €187.7 million. Expenditure was spread over a range of programme types - as illustrated in the graph.

Emergency response remained our largest programme accounting for 54% of total charitable spend. However, as detailed in note 3 (a), we achieved growth across all programme types.

Our direct overseas programme expenditure continued to be concentrated in sub-Saharan Africa (66%), though we continue to maintain a strong presence in Asia (14%) and to operate on a large scale in the Middle East (19%). Haiti remains our only country of operation in the Americas.

#### Raising funds

The cost of raising funds totalled €15 million in 2020 which is 2% lower than 2019. The decrease in expenditure is primarily due to COVID-19 restrictions, which resulted in decreased spend on campaign expenditure (due to the postponement of events) and the suspension of street and door fundraising activity.

The return earned on fundraising expenditure is closely monitored and was felt to be satisfactory in 2020.

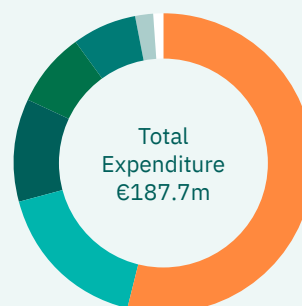
#### Support Costs

The total costs set out above in relation to charitable activities and raising funds include attributable support costs. These support costs include the key services of programme management, technical support, finance, compliance, human resources and information technology. These services play a crucial role in providing support to the delivery of our programmes globally.

Our total support costs for the year (including exchange loss) amounted to €13.3 million (see note 3 (d) to the financial statements), compared to €10.1 million in 2019, a 31% increase. The main reasons for this increase are due to a mix of factors:

- in 2020 there was an overall foreign exchange loss of €0.8m versus a gain of €0.7m in 2019, which accounts for €1.5m of the increase,
- the balance of the increase arises mainly from the awarding of salary increments and the cost of new strategic investments, including new systems, safeguarding, fundraising and compliance.

## Expenditure on Charitable Activities



54%  
Emergency  
(€101.3m)

17%  
Integrated  
programming  
(€32.6m)

11%  
Livelihoods  
(€21.3m)

8%  
Health  
and Nutrition  
(€14.9m)

7%  
Education  
(€12m)

2%  
Development  
Education  
and Advocacy  
(€4.5m)

1%  
Governance  
(€1.1m)

## Key financial performance indicators

There are a number of key financial performance indicators which, taken together, are used by management and the Board as a measure of performance and financial strength. These are set out on the table to the right:

- **Return on fundraising spend** essentially measures how much we get back for each euro spent on fundraising. This figure in 2020 is higher than 2019 due to return on prior year investments in fundraising and lower than normal fundraising costs in 2020 due to COVID-19.
- **Government and institutional income as a percentage of total expenditure on charitable activities (excluding donated commodities)** indicates the proportion of our work which we can get funded without reliance on public appeals. The 90% recorded in 2020 is 1% higher than in 2019, demonstrating the organisation's continued success in securing high levels of funding.
- **Support costs as a percentage of total costs** illustrates how much of total expenditure is absorbed by essential but non-core activities and functions. The 6.2% realised in 2020 is higher than in 2019 due to factors as explained in Support Costs above. This level of support activity is believed to be necessary and appropriate.
- **Percentage of total income derived from our largest donor/our top three donors (combined)** illustrates the extent of our reliance on particular donors. As we continue to secure less than 50% of funding from our top three donors, we believe that we have considerable diversity in our donor base and that we are not over-reliant on any particular source.
- **Expenditure cover held in unrestricted reserves** indicates the number of day's expenditure that we can cover from our available unrestricted resources. The 2020 figure of 136 days is regarded as satisfactory.

Overall we are satisfied with the financial performance of the Group for the year.

Indicator	2020	2019
Return on fundraising spend	2.6	2.5
Government & institutional income as a percentage of total expenditure on charitable activities (excluding donated commodities)	90%	89%
Support costs (excluding exchange gain/loss) as a percentage of total costs	6.2%	5.9%
Percentage of total income derived from:		
→ our largest donor	18%	19%
→ our top three donors (combined)	48%	46%
Expenditure cover held in unrestricted reserves	136 days	138 days

## Financial Results of Subsidiary Companies

In addition to the parent company, during 2020 there were three active subsidiary companies within the Group:

- Concern Worldwide (UK) engages in fundraising, development education and advocacy work in the United Kingdom. The level of funds raised from fundraising increased in 2020 due largely to the continued success of the UK Ration Challenge event and to securing increased funding from the UK Government. The charity is the sole member of and controls Concern Worldwide (Northern Ireland) which operates retail activities in Northern Ireland to raise funds for overseas programmes. The year-end consolidated position of the parent was satisfactory and it is expected to continue trading for the foreseeable future.
- Concern Charity Trading Limited continued to provide support to the Group's fundraising activities, although activities were severely restricted in 2020 due to COVID-19. As a result it qualified for the wage subsidy scheme in Ireland and the UK and the net costs have been borne by the parent company.
- Concern Worldwide Korea Foundation is incorporated in the Republic of Korea and its main activities are to fundraise for, and otherwise support, the programmes of Concern Worldwide. The level of funds raised by the foundation increased in 2020 due largely to the strategic investments in prior years.

## Pensions

Concern Worldwide operates a defined benefit pension scheme, providing benefits based on pensionable salary as at March 31, 2009. This scheme was closed to new members in 1993 and any existing employees, who were still members, moved to the defined contribution scheme in 2009 (when the scheme benefits were restructured and a funding plan was put in place to address the deficit). As a result of these changes no current or future benefits are being accrued under the defined benefit scheme. That funding plan ran from 2009 to 2018 and at the end of that period the actuarial valuation indicated that the scheme had a surplus. As a result, the company ceased contributing to the scheme in 2019. During 2020, a Pension Increase Exchange (PIE) exercise was carried out, offering members the choice of exchanging future increases on their pensions for a one-off uplift. In addition, a transfer value exercise was carried out whereby frozen active and deferred members were offered an uplift to the standard transfer value payable by the Scheme as an incentive to transfer their DB entitlements out of the Scheme to other approved pension arrangements. A number of members took up these offers. An actuarial valuation at the balance sheet date shows a surplus of €2.6m (see note 16 to the financial statements).

Concern also pays ongoing benefits to two ex-staff members who became incapacitated while working overseas. We believe that we have a constructive obligation to continue to make these payments for as long as they are needed and as a result, we have

recognised a liability for them in the balance sheet. Concern made external investments to cover the liability to the incapacitated staff and these were transferred into a discretionary trust for the benefit of the relevant individuals in 2007. An actuarial valuation at the balance sheet date indicated that the scheme has a deficit at year end of €0.2 million - see note 16 to the financial statements). The company does not anticipate that further contributions will be required to fund these benefits.

In some of its overseas operations, Concern has legal or constructive obligations to pay lump sum service benefits to national staff on cessation of their employment. While the precise obligation varies from country to country, it typically requires that the amount payable be based on terminal salary and length of service. The schemes are not externally funded i.e. assets have not been placed in separately administered trusts to meet liabilities as they arise, instead the gross value of service benefits earned is recognised as a liability at each balance sheet date. At the end of the year the total liability recognised for these service benefits amounted to €3.7 million (see note 16 to the financial statements).

## Reserves Position

A key distinction is made between restricted income, which must be used only for the purpose specified by the donor, and unrestricted income, which is used by Concern for its general purposes in furtherance of its charitable objectives. Restricted income goes towards financing particular activities - agreed in advance with the donor. We use unrestricted income where flexible funding is needed most, for example in:

- developing, testing and demonstrating the effectiveness of new programme approaches
- reacting quickly to emergencies, before we receive dedicated appeal funding
- investing in strategic activities to meet the growing needs of the organisation.

We also use unrestricted income to finance our policy work and campaigns, and to meet essential running costs. Any income not fully utilised is retained in reserves as outlined below.

It is Concern's policy to retain only sufficient reserves to safeguard the continuity of its overseas operations, thereby committing the maximum possible resources to its programmes. The total reserves of €80.2 million at December 31, 2020 are detailed in note 17 to the financial statements and fall into two categories:

- Restricted funds (€4.5 million): these funds are tied to particular purposes, which arise because of restrictions on their use imposed by the donor at time of receipt or because the funds were collected in a public appeal to raise money for a particular purpose. It is the organisation's policy to fully apply such funds for the purposes for which they were donated as quickly as possible.
- Unrestricted funds (€75.7 million): these are of two types:
  - Designated funds (€74.2 million); these are unrestricted funds that have been allocated by the Board for specific purposes and that are (as a result), not available for general usage. In line with the reserves policy of Concern, at the end of 2020, funds had been designated for five specific purposes as follows:
    - To cover the planned 2021 budget deficit (€1.5m).
    - To recognise that a portion of reserves is invested in the charity's fixed assets (tangible and intangible), and is not therefore immediately available for other purposes (€18.7m).
    - To ensure the continuity of operations (€43.7m).
    - To cover the risk of holding assets in our overseas programmes (€0.5m).
    - To finance investment in new fundraising opportunities and strategic projects (€9.8m).

- General unrestricted funds (€1.5 million); these represent funds which are available for the general purposes of the charity.

The reserves are managed in accordance with the organisational reserves policy and the Board reviews the level of reserves held periodically. The last review was done in conjunction with the approval of the 2021 budget. At that time it was agreed that reserves were in line with the policy, the restricted reserves should be utilised as soon as reasonably possible, and that the 2021 expenditure plans would include investments in fundraising activities, systems and programmes that would reduce designated reserves from the 2020 levels.

## Going concern

Based on the results for the year, the year-end financial position and the approved 2021 budget, the Board believes that the charity has adequate resources to continue in operational existence for the foreseeable future.

At the beginning of 2020 there was a global outbreak of Coronavirus (COVID-19). The organisation highlighted COVID-19 as a major risk that required monitoring and made a number of cost reduction measures in the year that were approved by the Board. The Board are satisfied that management continue to assess the possible effects of this pandemic on the continued operations of the organisation and believe that the organisation has sufficient reserves and other capacity to deal with this crisis.

The Board believes that there are therefore no material uncertainties that call into doubt Concern's ability to continue in operation. Accordingly, Concern continues to adopt the 'going concern' basis in preparing the financial statements.



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# Structure, Governance and Management

**The Constitution of Concern Worldwide is the organisation's founding document. It provides for a membership-based organisation, registered in Ireland, limited by guarantee with a governing Board of Directors elected from the membership base.**

## Chad

A Doctor at Malmarie mobile clinic, Lake Chad province, Chad.

**Photo:** Laurent De Ruyt / Concern Worldwide



The following are the main active members of the **Group** controlled by Concern Worldwide:

Body	Description	Activities	Status
<b>Concern Worldwide (UK)</b>	Company limited by guarantee which is regarded as a subsidiary because Concern Worldwide is the sole member.	Concern Worldwide UK supports the overseas programmes of Concern Worldwide by providing material and human resources. It also engages in advocacy on issues related to the developing world.	Recognised as a charity by the Charity Commission of England and Wales and also registered with the Scottish and Northern Ireland charity regulators.
<b>Concern Korea Foundation</b>	Foundation set-up by Concern in Korea in 2015, which is regarded as a subsidiary because Concern Worldwide can determine the composition of the Board of Directors.	Concern Korea supports the overseas programmes of Concern Worldwide by fundraising and by promoting and communicating the work of the organisation.	Registered as a charity with the Korean Ministry of Foreign Affairs and the Seoul Metropolitan City Government.
<b>Concern Charity Trading</b>	Company limited by guarantee, regarded as a subsidiary because Concern Worldwide appoints the Board of Directors.	Recruits fundraising staff and provides other support services to Concern Worldwide.	Trading company.
<b>Concern Worldwide (Northern Ireland)</b>	Company limited by guarantee, regarded as a Group member because Concern Worldwide (UK) is the sole member.	Operates and manages retail activities in Northern Ireland to generate funds for the Group.	Trading company.

Concern Worldwide (US) Inc. is an affiliated but organisationally independent organisation based in the United States of America.

The Concern Worldwide Board of Directors is committed to maintaining high standards of corporate governance and has taken action to ensure that the organisation is fully compliant with the principles outlined in the Charities Governance Code issued by the Charities Regulator of Ireland and the “Irish Development NGO’s Code of Corporate Governance” (as produced by the Corporate Governance Association of Ireland; partnered with Dóchas). Concern has been awarded ‘Triple-Lock’ membership from Charities Institute Ireland, which demonstrates our commitment to best practice in all aspects of good governance, transparency and fundraising. Concern also adheres to the Dóchas Code of Conduct on Images and Messages. A review of the organisation’s compliance with the principles of each Code is conducted annually.

3

Three years is the term of office for a Director.

7

The Board met 7 times during 2020.

4

The Board has four standing committees: Finance, Programme Monitoring and Evaluation, Audit and Risk, Remuneration and Succession.

Members of the Board of Directors, all of whom are non-executive, are drawn from diverse backgrounds and bring a broad range of experience and skills to Board’s deliberations.

**Below is a list of the Board members on the date this report was approved:**

**Christine Barrett** is Director of Digital Sales in Germany for Microsoft.

**Zamila Bunglawala** is the International Director at the UK Department for Education and leads key global programmes with the Foreign, Commonwealth and Development Office, other Governments and NGOs.

**Catherine Corcoran** leads the BA in Social and Community Studies at LIT Tipperary.

**Donal D’Arcy** is the Head of Service Delivery for the Office of Government Procurement.

**Kevin Doris Ejon** is a broadcast journalist. She has worked extensively on radio and television in Uganda and with the BBC and Norwegian Broadcasting services.

**Jacinta Flanagan** is the Programme Director of Enterprise Applications for the agri-services group Origin Enterprises plc.

**Colin Gordon** sits on the RDS Foundation Board and the Board of Febvre & Co Ltd. Since January 2019, Colin has been running his own consulting practice having spent a number of years in various senior management roles in industry.

**Teresa McColgan** is a Certified Accountant and Chartered Director and former tax partner in PwC, where she led the firm’s not-for-profit practice. She also chairs the Board of Trustees of the Concern Worldwide Korea Foundation.

**James McShane** is Chairman of the Board of Directors of The McShane Companies and a member of the Board of Directors, Concern Worldwide (US) Inc.

**Cormac Murphy** is a Chartered Accountant and leads the Banking Sector for EYs EMEA Financial Services Office in Ireland.

**Vincent Murphy** is a Chartered Director and Chartered Accountant and works as the Finance Director and Company Secretary with Aviva Stadium.

**Gary Rice** is a lawyer and a partner in DAC Beachcroft, an international law firm.

**David Ritchie** is Chief Officer and Secretary General of the Representative Body of the Church of Ireland (the RCB).

**Rachel Rodgers** is a lawyer and a partner in Walkers, an international law firm.

**Bernadette Sexton** is CEO of Oxford Policy Management, an international development consultancy. She serves on the Board of Trustees of Concern Worldwide (UK).

**Cormac Staunton** is an EU and International Policy Manager at the Central Bank of Ireland.

**Dr Rosalyn Tamming** is the Head of Policy, Research and Public affairs in the National Disability Authority in Ireland.

**John Treacy** is the Chief Executive of Sport Ireland, the statutory agency for sport in Ireland. He Chairs the Board of Directors of Concern Worldwide.

**Donald Workman** is a former Executive Chairman of RBS and chairs the Board of Trustees of Concern Worldwide (UK).



As provided for by the Constitution, Board members are elected from amongst the Concern membership base. In addition, the Board itself is empowered to co-opt new members to meet specific requirements, as well as to fill any ad hoc vacancies. All new Board members attend an induction course shortly after appointment in order to familiarise themselves with their statutory responsibilities, their role as Board members, the Concern governance framework, Concern's humanitarian work and Concern's risk environment. Once appointed, Board members serve for a fixed period of three years. They may be re-appointed, subject to an overall limit of nine continuous or twelve non-continuous years' service.

There are clear distinctions between the roles of the Board of Directors and the Executive Management Team to which day-to-day management is delegated. Matters such as policy, strategic planning, and budgets are drafted by the Executive Management Team for consideration and approval by the Board, who then oversee and monitor implementation. The members of the Board cannot, under the governing documents, receive remuneration for services to Concern and may only be reimbursed for incidental out of pocket expenses. A comprehensive conflict of interest

policy is in place that requires Board and committee members to disclose and manage actual or potential conflicts of interest. Annual declarations of conflicts of interest are made by Board and Committee members, and the Executive Leadership Team.

The Board reviews its effectiveness each year and recruits external experts to conduct these reviews on a triennial basis. The external review took place in 2020 and it looked in detail at two areas – Board effectiveness and the appropriateness of the organisation's Governance Code (which had been developed in 2019). The results of the review were very positive. In relation to Board effectiveness, a number of enhancements were recommended, mainly in the areas of Board composition, scheduling of meetings and maximising the value of committees. The review of the Governance Code recommended greater detail or clarity in a small number of areas, mainly new member on-boarding, risk oversight and the schedule of matters reserved to the Board. The Board accepted all recommendations from the review and they are being fully implemented

The Board met seven times during 2020 and attendance of eligible members was as follows:

Board Member	No. Attended/ No. Eligible
Christine Barrett	7/7
Zamila Bunglawala	1/2
Ciúnas Bunworth	3/5
Catherine Corcoran	5/7
Donal D'Arcy	7/7
Kevin Doris Ejon	2/2
Jacinta Flanagan	5/7
Joanna Geraghty	0/5
Colin Gordon	6/7
Michael Kenny	5/5
Teresa McColgan	7/7
James McShane	7/7
Cormac Murphy	5/7
Vincent Murphy	7/7
Barbara O'Reilly	4/5
Gary Rice	5/7
David Ritchie	6/7
Rachel Rodgers	7/7
Bernadette Sexton	7/7
Cormac Staunton	7/7
Rosalyn Tamming	7/7
John Treacy	7/7
Donald Workman	7/7



#### Peter, Kenya

Peter Galhaise taking registrations at a Concern distribution in Tirgamo village, Laisamis, September 2020. **Photo:** Ed Ram / Concern Worldwide

The majority of Board members had additional responsibilities in relation to Committees. The membership of these Committees includes at least two Directors as well as specialists who are not members of the Board, but who volunteer their expertise to assist the Committees on an ongoing basis.

There are four Board Committees;

- **Finance**, monitors the organisation's financial results and policies and advises the Board on financial management, reporting, treasury and reserves. This Committee met seven times during 2020 and attendance was as follows:

Board Member	No. Attended/No. Eligible
Dermot Browne	7/7
Teresa McColgan	7/7
Vincent Murphy	7/7
Gary Rice	6/7
David Ritchie	5/7

- **Audit and Risk**, which monitors the control and risk management systems and advises the Board on internal controls, risk and compliance. This Committee met six times during 2020 and attendance of eligible members was as follows:

Board Member	No. Attended/No. Eligible
Christine Barrett	3/4
Donal D'Arcy	6/6
Jacinta Flanagan	5/6
Vincent Murphy	6/6
Rachel Rodgers	6/6
Cyril Maybury	3/4
Tony McCusker	5/6
Liz Joyce	4/6
Úna Henry	5/6

- **Programme Monitoring and Evaluation**, which monitors the quality of Concern's programme work and advises the Board on programme policies and

programme evaluations. This Committee met on three occasions during 2020 and attendance was as follows:

Board Member	No. Attended/No. Eligible
Ciúnas Bunworth	0/1
Catherine Corcoran	0/3
Howard Dalzell	2/3
Jacinta Flanagan	2/3
Michael Kenny	1/1
Cormac Murphy	3/3
Cormac Staunton	3/3
Rosalyn Tamming	3/3

- **Remuneration and Succession** which monitors pay and reward policies across the organisation and also oversees succession planning at Board and senior management level. It advises the Board on these areas as well as on Board processes and effectiveness. This Committee met three times during 2020 and attendance of eligible members was as follows:

Board Member	No. Attended/No. Eligible
Zamila Bunglawala	1/1
Donal D'Arcy	3/3
Colin Gordon	2/3
Michael Kenny	1/1
Teresa McColgan	3/3
Barbara O'Reilly	1/1
Rosalyn Tamming	1/1
John Treacy	3/3

## Internal Control and Organisational Risk Management

Concern Worldwide operates in a wide variety of environments. As an organisation we are committed to having appropriate systems and controls in place in all locations in order to ensure that assets are safeguarded and applied only for

the purposes intended. We seek to achieve this by recruiting qualified and experienced staff, providing them with suitable training and by giving them effective support in carrying out their work. Clear policies and procedures are in place and compliance is regularly reviewed. These systems are felt to generally be adequate and to provide a high degree of assurance that resources are properly applied. That said, we operate in corruption prone environments, such as fragile states and humanitarian emergencies, and in these circumstances no system provides absolute guarantees. For this reason we have strong compliance and whistleblowing systems and a well-established internal audit function that both monitors compliance and investigates problematic transactions.

During 2020 we investigated 73 reported allegations of fraud. These investigations uncovered 19 incidents that caused loss to Concern. The majority involved relatively small amounts so our total estimated loss due to fraud in 2020 amounted to €20,246. While the number of incidents was similar to 2019 the total amount involved dropped substantially. The 2019 figures were inflated by two unusual (and material) cases and there were no comparable incidents in 2020. As an organisation we have a zero-tolerance attitude towards fraud. We work hard to ensure that any possible frauds are investigated promptly, that restitution is secured, that appropriate disciplinary actions are taken and that, where possible, the case is referred to the local policing authorities.

Concern Worldwide has a dedicated risk management function that is responsible for ensuring that a comprehensive process exists to identify and rank significant organisational risks, it also considers how these are managed and how they are reported and monitored.

As part of the risk management process, an annual risk review is undertaken. The purpose of the risk review is to ensure that the organisation is not on an on-going basis exposed to an unacceptable level of preventable risk. The major risks identified by the 2020 review are listed in order of significance:

2020 Ranking*	Risk
1 (New)	Consequences of COVID-19
2 (1)	Uncertainty in the funding environment
3 (2)	Staff Safety, well-being & security
4 (3)	Staff recruitment & retention
5 (5)	Safeguarding
6 (4)	Compliance
7 (6)	Fraud, corruption, and other criminal behaviour.
8 (New)	System failure, cyber-attack and data security

\* The 2019 rankings are shown in brackets

The risks and mitigating actions are explained more fully below:

- **Consequences of COVID-19:** The COVID-19 crisis unfolded as we were finalising our 2020 risk analysis. It was immediately apparent that it represented both a significant risk in itself and a factor which could indirectly magnify or crystallise other identified risks. The main direct risks that it represented were to the continuity of operations (in the context of lockdowns), and to the health and welfare of all stakeholders as the pandemic took its course. Indirect risks were perceived to arise mainly in relation to income continuity, loss of organisational cohesion, and achievement of programme results. The organisation took immediate steps both to address direct risks and to monitor the evolving situation. The main measures adopted were the re-design of key processes so that they can be carried out remotely, the strengthening of our capacity to support both the physical and psychological health of our staff and the redesign of programmes so that they can be implemented safely. The indirect consequences of the pandemic were factored into our thinking in all main risk areas.
- **Uncertainty in the funding environment:** The combination of Brexit and COVID-19 created further uncertainty in relation to the funding likely to be available to the organisation. Concern continues to

react by carefully adjusting and closely monitoring its budgets and expenditure to reflect likely levels of available income. It has also sought to grow and diversify income, to achieve balance in its revenue sources and to reduce exposure to any single economy or donor.

- **Staff safety, well-being and security:** Concern operates in regions where the political and social circumstances make the personal health and security of staff a significant concern. The well-being of Concern's staff is of paramount importance and in order to ensure that this risk is appropriately managed, the organisation has comprehensive health and security management policies in place, including the provision of training in areas such as security management, hostile environments and crisis management. These measures were reinforced in 2020, to deal with COVID-19.
- **Staff recruitment and retention:** Concern achieves its results through its staff. If the organisation is to succeed in its objectives, Concern staff must build effective and lasting relationships with local communities. Being able to attract and retain appropriate staff is a key on-going challenge for the organisation, particularly in the more volatile countries in which we work. The organisation has developed and frequently reviews its human resources policies and procedures to address this risk.
- **Safeguarding:** This risk encompasses all types of inappropriate behaviour that negatively impacts the people with whom we work. We manage this risk through the development and enforcement of strong policies, by good recruitment practice and by the provision of ongoing training and guidance.
- **Compliance:** This risk is broken down into the different areas of compliance relevant to the organisation including donor, internal policies, procedures and regulatory compliance. The organisation receives a significant amount of funding from institutional donors and the general regulatory landscape is more

onerous than ever before. The management of both donor and regulatory requirements, which are increasingly complex and prescriptive in nature, is challenging at both head office and field level. The organisation addresses this issue through staff training, publication of relevant guidance and frequent reviews of activities.

- **Fraud, corruption and criminal behaviour:** Significant fraud or incidents of corruption could severely damage the organisation's reputation and result in the loss of resources. The organisation has developed detailed financial management and reporting systems to mitigate these risks, which are reviewed on a regular basis. Concern also has a comprehensive internal audit programme. A rigorous Code of Conduct for staff is proactively implemented to mitigate against any inappropriate behaviour which could potentially impact upon the communities with whom we work.
- **System failure, cyber-attack and data security:** The organisation generates and manages significant amounts of data in the course of its fundraising and programmatic work. It relies on its information technology infrastructure to process, store and manage that data so it is essential that the infrastructure be robust, secure and reliable. The organisation addresses this issue by hiring specialised staff for its information technology function, developing good processes and procedures, regular staff training and frequent security reviews.

For each of the above risks the organisation determines its risk exposure, appetite and tolerance and where necessary, develops concrete action plans to bring these factors into alignment.

Appropriate systems and procedures are in place to manage these risks and provide reasonable but not absolute assurance against occurrence. Management undertakes ongoing monitoring of the level of risk and reports on this to the Board.

Overall, the Board of Directors is satisfied that systems are in place to monitor, manage and mitigate Concern's exposure to its major risks.



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# Other Matters

## Our objectives as stated in our governing documents

The Constitution of Concern Worldwide states that the main object for which the organisation exists is: “... *the relief of poverty and the advancement of peoples in need*”. It is further stipulated that in pursuing the main object the organisation will focus on:

- The ultimate elimination of extreme poverty in the world's poorest countries and regions through development programmes.
- The provision of relief and assistance to peoples in need in situations of emergency.

Concern is a public benefit entity, the benefit it provides arises from its development and relief work.

## Lobbying and Political Contributions

There were no political contributions in 2020, and as a result no disclosures are required under the Electoral Act, 1997.

As required under the Regulation of Lobbying Act 2015, Concern now records all lobbying activity and communications engaged in with Designated Public Officials (DPOs). It has made the returns and submissions required by the Act.

## Post Balance Sheet Events

There have been no events subsequent to the year-end that require any adjustment to, or additional disclosure in, the 2020 financial statements.

## Accounting Records

The Board of Directors believe that they have complied with the requirements of Chapter 2 of Part 6 of the Companies Act, 2014 with regard to books of account, by employing personnel with appropriate expertise and by providing adequate resources to the financial function. The books of account are maintained at the Group's registered office in 52-55 Lower Camden Street, Dublin 2.

## Auditor

The Auditor, KPMG, has agreed to continue in office under Section 383(2) of the Companies Act, 2014.

## Directors' Compliance Statement

Concern Worldwide is not obliged under the provisions of the Companies Act 2014 to prepare a Directors' Compliance Statement. However the Directors have agreed to voluntarily adopt these measures because they believe that they represent best practice in corporate governance.

The Directors acknowledge that they are responsible for securing the company's compliance with its relevant obligations and they confirm that:

- a compliance policy document has been drawn up that sets out policies that in their opinion are appropriate to the company respecting compliance by the company with its relevant obligations.
- appropriate arrangements or structures are in place that are, in their opinion, designed to secure material compliance with the company's relevant obligations, and,
- during the financial year, the arrangements or structures referred to above have been reviewed.





### Ethiopia

Preparing supplies  
for distribution.

**Photo:** Kieran  
McConville /  
Concern Worldwide

# Looking Ahead

## Plans for the Future

**In 2021, the world is at a crossroads. COVID-19 has wreaked a phenomenal level of devastation across the world, affecting every continent and every aspect of society.**

It is those who were already in a vulnerable position- medically, economically, psychologically, and in their overall place in society- that have been the worst affected. The pandemic has revealed and exacerbated the deep inequalities within societies, and internationally, as those with the least resources to withstand crisis have suffered most immediately. In this respect, there are considerable parallels with the ongoing climate crisis, the toll of which has been increasingly affecting the communities that Concern works with, the poorest and most vulnerable.

Even prior to the COVID-19 crisis, the world was at a point of intense suffering, with humanitarian needs at levels unseen in the modern era, driven by the effects of climate change and protracted conflict. At the same time,

some of the most fundamental targets the Sustainable Development Goals set were off track, with hunger rising, inequality growing and environmental degradation accelerating in many parts of the world.

It is clear that we cannot go back to the way things used to be.

Fortunately, there is considerable positive momentum for change at scale. Progressive movements to drive advances in diversity and inclusion have already led to a paradigm shift across many societies, the global awakening of climate consciousness is creating pressure for more urgent corrective action, while the COVID-19 pandemic has forced us all to reconnect with the responsibilities and obligations we have to each other and to our planet. Although there is

daunting work to be done, it is evident that there is now a greater appetite to tackle the most fundamental global challenges of our time.

Concern will continue to be at the centre of this ambition and our focus will be, as always, on the furthest behind. Our new five-year strategic plan ***Reaching the Furthest Behind First - Responding to the climate, conflict and hunger crises in the poorest and most fragile contexts***, reaffirms that focus but also updates our strategic goals to the context of a rapidly changing world. A comprehensive prioritisation exercise, conducted alongside the development of the plan, has given us a sequence of actions and investments to focus on in the coming years in order to ensure we are maximising our impact and doing so in the most efficient, accountable and sustainable way possible. These investments, which include systemic and internal investment as well as programme country expansion, will be implemented alongside resource light internal choices such as improved guidance on localisation and nexus approaches that will help to ensure that Concern is future fit to play an even greater role in reaching the furthest behind first.

On behalf of the Board



**John Treacy**  
Director



**Teresa McColgan**  
Director

24 April, 2021





#### Akuru, Kenya

The economic fallout from COVID-19 restrictions following the destruction of crops and grazing pastures caused by swarms of locusts made life very difficult for families like Akuru's in Kenya. Concern provides cash transfers so she can buy essential supplies. **Photo:** Ed Ram / Concern Worldwide

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# Legal and Administrative Information

## Board Members

The following were members of the Board of Concern Worldwide at the date on which the financial statements were approved:

Christine Barrett  
Zamila Bunglawala  
Catherine Corcoran  
Donal D'Arcy  
Kevin Doris Ejon  
Jacinta Flanagan  
Colin Gordon  
Teresa McColgan – *Company Secretary*  
James McShane  
Cormac Murphy  
Vincent Murphy  
Gary Rice  
David Ritchie  
Rachel Rodgers  
Bernadette Sexton  
Cormac Staunton  
Roselyn Tamming  
John Treacy – *Chair of the Board*  
Donald Workman

Christine Barrett, Zamila Bunglawala, Donal D'Arcy, Kevin Doris Ejon, Teresa McColgan, Cormac Murphy, David Ritchie, Roselyn Tamming and Donald Workman stood for election at the Annual General Meeting in August 2020 and were appointed to the Board.

Ciúnas Bunworth, Joanna Geraghty, Michael Kenny and Barbara O'Reilly retired from the Board in August 2020.

## Committees of the Board and other information

### Finance Committee

Dermot Browne\*  
Teresa McColgan  
Vincent Murphy  
Gary Rice  
David Ritchie – *Chair*

### Programme Monitoring and Evaluation Committee

Catherine Corcoran  
Howard Dalzell\*  
Jacinta Flanagan  
Cormac Murphy  
Victor Odero\*  
Cormac Staunton  
Roselyn Tamming – *Chair*

### Audit and Risk Committee

Christine Barrett  
Gemma Collins\*  
Donal D'Arcy – *Chair*  
Jacinta Flanagan  
Úna Henry\*  
Liz Joyce\*  
Tony McCusker\*  
Rachel Rodgers

### Remuneration and Succession Committee

Zamila Bunglawala  
Donal D'Arcy  
Colin Gordon  
Teresa McColgan  
Roselyn Tamming  
John Treacy – *Chair*

*\*indicates that the Committee member is not a member of the Board but has offered their time and expertise to assist the Committee in its work.*

## Principal Banker

Bank of Ireland  
2 College Green  
Dublin 2

## Solicitors

McKeever Rowan  
5 Harbourmaster Place  
IFSC  
Dublin 1

## Auditor

KPMG  
Chartered Accountants  
1 Stokes Place  
St. Stephen's Green  
Dublin 2

## Registered Office

52-55 Lower Camden Street  
Dublin 2

## Company Registration Number

39647

## Charity Registration Number

20009090

## Revenue Charitable Status Number

5745



## Malita, Malawi

Malita Isaac (25) is part of the Ubale Care Group Model, which was set up in 2016, and advises its members on nutrition, including the benefits of the six major food groups, as well as advising on health and sanitation.

**Photo:** Jason Kennedy / Concern Worldwide.

## Executive Management Team during 2020

**Dominic MacSorley**  
Chief Executive Officer

**Dominic Crowley**  
Emergency Director

**Richard Dixon**  
Public Affairs Director

**Connell Foley**  
Strategy, Advocacy  
and Learning Director

**Danny Harvey**  
Executive Director,  
Concern (UK)

**Jim Hynes**  
Deputy Chief Executive  
and Chief Operations Officer

**Sarah Martin**  
Communications Director

**Anne O'Mahony**  
International Programmes  
Director

**Louise Supple**  
Human Resources  
Director

## Finance Director during 2020

Ciara O'Neill





# Statement of Directors' Responsibilities

## in Respect of the Report of the Board and the Consolidated Financial Statements

The directors are responsible for preparing the Report of the Board and the consolidated financial statements in accordance with applicable law and regulations.

→ use the going concern basis of accounting unless they either intend to liquidate the Group and Company or to cease operations, or have no realistic alternative but to do so.

Company law requires the directors to prepare financial statements for each financial year. Under that law they have elected to prepare the Group and Company financial statements in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland as applied in accordance with the provisions of Companies Act 2014 and with the Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (issued in November 2014) (the "Charities SORP").

Under company law the directors must not approve the consolidated financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the Group and Company and of the Group's profit or loss for that year. In preparing the Group and Company financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the consolidated financial statements;
- assess the Group and Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and

The directors are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the assets, liabilities, financial position and profit or loss of the Company and which enable them to ensure that the financial statements of the Company comply with the Companies Act 2014. They are responsible for such internal controls as they determine are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Company and to prevent and detect fraud and other irregularities. The directors are also responsible for preparing a directors' report that complies with the requirements of the Companies Act 2014.

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

On behalf of the board



**John Treacy**  
Director



**Teresa McColgan**  
Director





#### Pascal & Francois, Haiti

Concern staff members Pascal Louissant and Francois Lucanes address the local community during a hygiene kit distribution. **Photo:** Dieu Nalio Chery / Concern Worldwide

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# Independent Auditor's Report

to the Members of  
Concern Worldwide

## 1 Report on the audit of the consolidated financial statements

### Opinion

We have audited the Group and Company consolidated financial statements of Concern Worldwide ('the Group' or the 'Company') for the year ended 31 December 2020, which comprise the Consolidated Statement of Financial Activities, Consolidated and Company Balance Sheets, the Consolidated Cashflow Statement and related notes, including the summary of significant accounting policies set out in note 1. The financial reporting framework that has been applied in their preparation is Irish Law and FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102 (issued in November 2014) (the 'Charities SORP').

In our opinion, the Group and Company financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Group and Company as at 31 December 2020 and of the Group's surplus for the year then ended;
- have been properly prepared in accordance with FRS 102 as applied with regard to the Charities SORP; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Group and the Company in accordance with ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

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

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

### Other information

The directors are responsible for the other information presented in the Annual Report together with the consolidated financial statements. The other information comprises the information included in the report of the Board and the message from the Chair and the Chief Executive Officer. The financial statements and our auditor's report thereon do not comprise part of the other information.



Our opinion on the consolidated financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except as explicitly stated below, any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether, based on our financial statements audit work, the information therein is materially misstated or inconsistent with the consolidated financial statements or our audit knowledge. Based solely on that work we have not identified material misstatements in the other information.

Based solely on our work on the other information undertaken during the course of the audit, we report that:

- we have not identified material misstatements in the report of the Board and the message from the Chair and Chief Executive Officer;
- in our opinion, the information given in the report of the Board is consistent with the consolidated financial statements;
- in our opinion, the report of the Board has been prepared in accordance with the Companies Act 2014.

#### **Opinions on other matters prescribed by the Companies Act 2014**

We have obtained all the information and explanations which we consider necessary for the purposes of our audit.

In our opinion the accounting records of the Group were sufficient to permit the consolidated financial statements to be readily and properly audited and the consolidated financial statements are in agreement with the accounting records.

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

The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions required by Sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

## **2 Respective responsibilities and restrictions on use**

### **Responsibilities of directors for the consolidated financial statements**

As explained more fully in the directors' responsibilities statement set out on page 58, the directors are responsible for: the preparation of the financial statements including being satisfied that they give a true and fair view; such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; assessing the Group and 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 they either intend to liquidate the Group and Company or to cease operations, or have no realistic alternative but to do so.

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

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

A fuller description of our responsibilities is provided on IAASA's website at [https://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description\\_of\\_auditors\\_responsibilities\\_for\\_audit.pdf](https://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf)

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

Our report is made solely to the Company's members, as a body, in accordance with the Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

24 April, 2021



**Caroline Flynn**

for and on behalf of:

KPMG  
Chartered Accountants,  
Statutory Audit Firm  
1 Stokes Place  
St. Stephen's Green  
Dublin 2

## Faisal, Pakistan

Faisal Waqar, used a cash grant from Concern to open a motorcycle repair shop where he trains two other people. Khyber Pakhtunkhwa Pakistan **Photo:** Khaula Jamil/Concern Worldwide

# FINANCIAL STATEMENTS

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# Consolidated Statement of Financial Activities for the year ended December 31, 2020

	Notes	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		€'000	€'000	€'000	€'000
<b>Income from:</b>					
Donations and legacies	2(a)	27,908	11,471	39,379	37,678
Charitable activities:					
- grants from governments and other co-funders	2(b)	-	158,439	158,439	138,650
- donated commodities	2(c)	-	11,698	11,698	12,383
Other trading activities	2(d)	444	-	444	414
Investments and other income	2(e)	463	17	480	356
<b>Total income</b>		<b>28,815</b>	<b>181,625</b>	<b>210,440</b>	<b>189,481</b>
<b>Expenditure on:</b>					
Charitable activities	3(a)	7,749	179,913	187,662	168,396
Raising funds	3(c)	14,114	943	15,057	15,360
<b>Total expenditure</b>		<b>21,863</b>	<b>180,856</b>	<b>202,719</b>	<b>183,756</b>
<b>Net income for the year</b>		<b>6,952</b>	<b>769</b>	<b>7,721</b>	<b>5,725</b>
<b>Other recognised gains and losses:</b>					
Exchange (loss)/gain on consolidation of subsidiaries	17(a)	(5)	(174)	(179)	163
Actuarial (loss) on staff retirement arrangements	16(2)	(560)	-	(560)	(419)
<b>Net movement in funds</b>	17(a)	<b>6,387</b>	<b>595</b>	<b>6,982</b>	<b>5,469</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	17(a)	69,337	3,938	73,275	67,806
<b>Total funds carried forward</b>		<b>75,724</b>	<b>4,533</b>	<b>80,257</b>	<b>73,275</b>

On behalf of the Board



**John Treacy**  
Board Member



**Teresa McColgan**  
Board Member

# Consolidated Balance Sheet as at December 31, 2020

	Notes	2020		2019	
		€'000	€'000	€'000	€'000
<b>Fixed assets</b>					
Intangible assets	7		1,455		1,206
Tangible assets	8		14,742		15,099
Surplus on defined benefit pension scheme	16(2)		2,621		2,857
<b>Total fixed assets</b>			<b>18,818</b>		<b>19,162</b>
<b>Current assets</b>					
Stock	10	133		50	
Debtors and prepayments	11	35,365		29,605	
Cash at bank and in hand	12	80,280		67,011	
<b>Total current assets</b>		<b>115,778</b>		<b>96,666</b>	
<b>Creditors: amounts falling due within one year</b>	13	<b>(50,409)</b>		<b>(37,557)</b>	
<b>Net current assets</b>			<b>65,369</b>		<b>59,109</b>
<b>Total assets less current liabilities</b>			<b>84,187</b>		<b>78,271</b>
<b>Creditors: amounts falling due after more than one year</b>	14		-		(1,420)
<b>Net assets excluding staff retirement liabilities</b>			<b>84,187</b>		<b>76,851</b>
Staff retirement liabilities	16(2)		(3,930)		(3,576)
<b>Net assets</b>			<b>80,257</b>		<b>73,275</b>
<b>The funds of the charity:</b>					
Unrestricted funds	17(a)		75,724		69,337
Restricted funds	17(a)		4,533		3,938
<b>Charity funds</b>			<b>80,257</b>		<b>73,275</b>

On behalf of the Board



**John Treacy**  
Board Member



**Teresa McColgan**  
Board Member

# Company Balance Sheet as at December 31, 2020

	Notes	2020		2019	
		€'000	€'000	€'000	€'000
<b>Fixed assets</b>					
Intangible assets	7		1,455		1,206
Tangible assets	8		14,392		14,737
Investments	9		391		391
Surplus on defined benefit pension scheme	16(2)		2,621		2,857
<b>Total fixed assets</b>			18,859		19,191
<b>Current assets</b>					
Stock	10		133		50
Debtors and prepayments	11		42,881		33,829
Cash at bank and in hand	12		66,104		56,662
<b>Total current assets</b>			109,118		90,541
<b>Creditors:</b> amounts falling due within one year	13		(47,944)		(34,684)
<b>Net current assets</b>			61,174		55,857
<b>Total assets less current liabilities</b>			80,033		75,048
<b>Creditors:</b> amounts falling due after more than one year	14		-		(1,420)
<b>Net assets excluding staff retirement liabilities</b>			80,033		73,628
Staff retirement liabilities	16(2)		(3,930)		(3,576)
<b>Net assets</b>			76,103		70,052
<b>The funds of the charity:</b>					
Unrestricted funds	17(b)		72,496		67,253
Restricted funds	17(b)		3,607		2,799
<b>Charity funds</b>			76,103		70,052

On behalf of the Board



**John Treacy**  
Board Member



**Teresa McColgan**  
Board Member



## Consolidated Cash Flow Statement for the year ended December 31, 2020

	Notes	2020 €'000	2019 €'000
<b>Cash flows from operating activities</b>			
Net income for the year		7,721	5,725
Amortisation		102	-
Depreciation		505	514
Deposit interest earned		(81)	(232)
Difference between pension charge and cash contributions		248	559
(Increase)/decrease in stocks		(83)	91
(Increase) in debtors and prepayments		(5,781)	(5,927)
Increase in creditors		13,085	1,701
Exchange movements		234	(337)
<b>Net cash provided by operating activities</b>		<b>15,950</b>	<b>2,094</b>
<b>Cash flows from investing activities</b>			
Deposit interest received		<b>101</b>	246
Payments to acquire intangible fixed assets		<b>(351)</b>	(1,206)
Payments to acquire tangible fixed assets		<b>(166)</b>	(278)
<b>Net cash used in investing activities</b>		<b>(416)</b>	<b>(1,238)</b>
<b>Cash flows from financing activities</b>			
Repayments on bank loan		<b>(1,653)</b>	(500)
<b>Net cash used in financing activities</b>		<b>(1,653)</b>	<b>(500)</b>
<b>Change in cash and cash equivalents in the year</b>		<b>13,881</b>	<b>356</b>
Cash and cash equivalents at the beginning of the year		<b>67,011</b>	66,173
Exchange rate movements	18	<b>(612)</b>	482
<b>Cash and cash equivalents at the end of the year</b>	18	<b>80,280</b>	67,011

# Notes to the Financial Statements

## 1 Accounting Policies

The principal accounting policies adopted, which are considered material to Concern Worldwide's (also referred to as the "Group" or the "Company") financial statements, are stated below.

### A) Basis of Preparation

The financial statements are prepared in accordance with Financial Reporting Standard 102 ("FRS 102"), the financial reporting standard applicable in the UK and Republic of Ireland. There have been no material departures from the Standard.

The financial statements have been prepared under the historical cost convention, except for pension scheme assets and financial instruments which are classified at fair value. The financial statements have been prepared on a going concern basis (as outlined in the Review of Financial Outcome 2020 on page 42).

The Group and Company financial statements have applied "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 (FRS102)" ("Charities SORP").

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

Concern Worldwide is a Company Limited by Guarantee (registered number 39647), and is a registered charity (charity number CHY5745). The Company meets the definition of a Public Benefit Entity under FRS102. As a registered charity, the Company is exempt from the reporting and disclosure requirements to prepare a directors' report under section 325(1), Companies Act 2014 but does so in compliance with the Charities SORP. There is nothing to disclose in respect of directors' interests in shares or debentures of the Company under section 329, Companies Act 2014.

The presentation currency of these financial statements is Euro (€). All amounts in the financial statements have been rounded to the nearest €1,000.

### B) Significant Accounting Estimates and Judgements

In preparing the consolidated financial statements, the directors are required to make estimates, judgements and assumptions. The most important areas where these judgements affect the financial statements and could impact the results of reported operations are:

#### Income recognition

In applying the income recognition principles of the Charities SORP, judgements are occasionally required to ascertain whether a grant agreement is performance or non-performance based. This is done using established criteria that are applied consistently across all funding instruments and from one period to the next. Furthermore, where grant agreements are found to be performance based, judgements are required as to the level of income that should be recognised for the year. The organisation typically uses incurred expenditure as the most appropriate basis to measure progress on grant agreements and to recognise the related income. This is done in conjunction with a qualitative assessment of the status of the underlying projects in order to ensure it represents the most appropriate basis of recognition. All judgements are made at the individual grant level and

are subject to appropriate review and approval processes.

#### Cost allocation

Support costs, which cannot be attributed directly to one activity, are allocated in proportion to estimated staff time spent on each activity. Management perform the cost allocation process annually with due regard to prior year consistency and assess if a change in allocation basis is appropriate from time to time.

#### Employee related liabilities

Pension plans that meet the definition of a defined benefit scheme are measured under the projected unit method as at the reporting date. The assessment involves the application of key assumptions (such as discount rates, inflation rates and mortality rates), and they involve estimates that are subject to uncertainty from one period to the next. The Company engages an independent actuary to advise on appropriate assumptions and to apply them in the valuation.

### C) Basis of Consolidation

#### Group companies

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

#### Branches in the developing world

The work of the Group in the developing world is carried out through branches located in the countries of operation. The branches are the local representatives of the Group. They do not have a separate legal personality and have been set up specifically to carry out the work of the Group.

#### Subsidiaries

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

# Notes to the Financial Statements (continued)

## 1 Accounting Policies (continued)

### Consortia arrangements

Income received and expenditure incurred by the Group and Company, as a member of a consortium arrangement, are recognised in the *Consolidated Statement of Financial Activities* only to the extent that the organisation is responsible for the day-to-day management and utilisation of the funds.

### Affiliates

Concern Worldwide (US) Inc. is a related, though independently governed, company based in New York, USA, which supports the mission of the Group by providing financial and human resources for programmes, recruiting staff and raising awareness of the Group and its mission. Concern Worldwide (US) Inc. is governed by an independent board of directors which retains full control over the financial and operating policies of the company. Concern Worldwide (US) Inc. is not controlled by the Group and therefore is not consolidated in the results of the Group.

Grants received from Concern Worldwide (US) Inc. to fund overseas projects are recognised as grants from governments and other co-funders. Grants paid to Concern Worldwide (US) Inc. are categorised according to their purpose.

### D) Income

Income is recognised by inclusion in the *Consolidated Statement of Financial Activities* only when the Group is legally entitled to the income, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the Group.

### Donations and legacies

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

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

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

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

Donations from corporates, trusts and major donors are recognised on the same basis as grants from governments and other co-funders.

### Charitable activities

#### Grants from governments and other co-funders

Grants from governments and other co-funders are recognised when the Group is legally entitled to the income because it is fulfilling the conditions contained in the related funding agreements. Grants from governments and other co-funders typically include one of the following types of conditions:

- Performance based conditions: the Group is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the Group is meeting the core objectives of a grant agreement it recognises the related expenditure, to the extent that it is reimbursable by the donor, as income.
- Time based conditions: the Group is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the Group recognises the income to the extent it is utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and the amount can be reliably measured, grant income is recognised once the Group is notified of entitlement.

### Donated commodities

Donated commodities provided for use by the Group as part of programmes that it designs, implements and manages, are valued and included in income only when the Group is legally entitled to the commodities and the amounts involved can be measured with sufficient reliability.

Locally sourced donations are valued at the estimated market value in their country of origin at the time of receipt.

Donations that are sourced outside of the area in which they are distributed are valued at the estimate of open market value provided by the donor.

The full valuations of donated commodities are recognised as income from charitable activities and are expensed as charitable expenditure in the year of receipt.

### Other trading activities

Income from other trading activities includes retail income from the sale of donated goods through shops and rental income from letting premises.

Donated commodities for resale (in the Group's charity shops), are recognised within other trading activities when they are sold.

### Investments and other income

Investments and other income includes income from deposit interest earned, insurance refunds received and any ad hoc income that does not fall under the other income headings.

### E) Expenditure

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

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



# Notes to the Financial Statements (continued)

## 1 Accounting Policies (continued)

Support costs, which cannot be attributed directly to one activity, are allocated to activities in proportion to estimated benefits received.

The costs of public campaigns, together with related salary costs, which are undertaken to meet the dual purposes of raising funds and of promoting awareness of issues in the developing world, are split between costs of raising funds and costs of charitable activities on the basis considered appropriate for each type of campaign.

### Charitable activities

Costs of charitable activities comprise costs of overseas programmes, development education, advocacy work and governance costs together with related support costs. All costs of charitable activities are recognised on an accruals basis.

Donated commodities and services for use by the Group as part of programmes it designs, implements and manages, are included as costs of charitable activities in the year in which they are received.

Expenditure in the form of grants to local partners is recognised as part of the costs of charitable activities. Expenditure on these grants is recognised when the activities the grant has funded have been undertaken, the related expenditure has been incurred and the performance conditions have been satisfied. Funds advanced which are not yet recognised as expenditure by year-end are included in debtors in the Consolidated and Company balance sheets.

Governance costs represent the salaries, direct expenditure and overhead costs incurred on the strategic, as opposed to day-to-day management of the charity and on compliance with constitutional and statutory requirements. Costs related to internal audit and organisational risk management are also included in this category.

### Raising funds

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

### F) Fund Accounting

The Group maintains various types of funds as follows:

#### Restricted funds

Restricted funds represent income received that can only be used for particular purposes, as specified by the relevant donor. Such purposes are within the overall aims of the Group.

#### Unrestricted funds

Unrestricted funds consist of General funds and Designated funds.

- (i) General funds represent amounts which are expendable at the discretion of the Group in furtherance of the objectives of the charity.
- (ii) Designated funds represent amounts that the Group has, at its discretion, set aside for specific purposes. These funds would otherwise form part of the general funds of the charity. Specifically, the Group sets aside funds to protect its ongoing programmes and activities from unexpected variations in income, to allow it to invest in new strategic opportunities, to finance tangible and intangible assets for on-going use by the charity and to cover planned future deficits.

### G) Intangible Assets

Intangible assets are recognised when a resource is controlled by the Group as a result of a past event or transaction, it is probable that the expected future economic benefits associated with the asset will flow to the Group and the historical or fair value can be reliably measured.

Intangible assets are stated at cost less accumulated amortisation. Amortisation is calculated to write off the original cost of the intangible assets, less estimated residual value, over their expected useful lives, at an annual rate of 20%. Amortisation is charged on a straight-line basis from the year in which assets are put into use by the Group. No amortisation is charged on assets under construction until the construction process is complete and the assets are ready for use.

Provision is made for any impairment of intangible assets below their carrying amount.

### H) Tangible Assets

Tangible assets are recognised when a resource is controlled by the Group as a result of a past event or transaction, it is probable that the expected future economic benefits associated with the asset will flow to the Group and the historical or fair value can be reliably measured.

Tangible assets (except for assets of branches in the developing world), are stated at cost less accumulated depreciation. Depreciation is calculated to write off the original cost of the tangible assets, less estimated residual value, over their expected useful lives, at the following annual rates:

Freehold premises: 3%  
Office furniture: 10%  
Office equipment: 20%  
Computer equipment: 33%  
Motor vehicles: 20%

Depreciation is charged on a straight-line basis from the year in which assets are put into use by the Group. Land is not depreciated and no depreciation is charged on assets under construction until the construction process has been completed and the assets are ready for use.

Provision is made for any impairment of tangible assets below their carrying amounts.

# Notes to the Financial Statements (continued)

## 1 Accounting Policies (continued)

Expenditure incurred by branches in the developing world on tangible assets is included in expenditure in the year of acquisition and is not reflected in the Company or Consolidated balance sheets because they do not satisfy the criteria for recognition as an asset from which the Group derives economic benefit.

### I) Foreign Currencies

The financial statements are prepared in Euro (€), which is the Group's and Company's functional currency because the majority of funds raised by the Group are in Euro.

Transactions in foreign currencies are recorded in Euro at the rate ruling on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into Euro at the year-end rate of exchange. The resulting gains and losses are dealt with as expenditure in the *Consolidated Statement of Financial Activities*.

The Group's net investment in its overseas subsidiary undertakings is translated at the rates ruling at the balance sheet date. The income and expenditure of overseas subsidiary undertakings are translated at the average exchange rates for the year. Exchange differences resulting from the retranslation of the opening balance sheets of the overseas subsidiary undertakings, together with the differences on translation of the net income/expenditure at average rates are included in other recognised gains and losses in the *Consolidated Statement of Financial Activities*.

### J) Taxation

No current or deferred taxation arises as the Group, with the exception of Concern Charity Trading CLG, has been granted charitable exemption by the revenue authorities. Irrecoverable value added tax is expensed as incurred.

Any taxes arising in, or as a result of overseas operations are included in the cost of direct charitable activities in the *Consolidated Statement of Financial Activities*.

### K) Stocks

Stocks comprise relief supplies held centrally for transfer to overseas operations. Stocks are stated at cost, less provisions for obsolescence and any other diminution in value. Cost is the purchase price, net of any trade discount, plus any additional costs associated with bringing the items to their current location and condition.

Unsold donated items (which have been given to the Group's charity shops) are not included in closing stock since their cost is nil and their value is uncertain until sold.

### L) Basic Financial Instruments

#### Investments

Investments in subsidiaries are carried in the parent company balance sheet at cost less any provision for impairment.

#### Debtors

Debtors are recognised at the settlement amount due after any discount offered. Debtors in countries of operation comprise balances arising from programme activities. Income recognised by the Group from governments and other co-funders, but not yet received at year-end, is included in debtors.

#### Cash at bank and in hand

Cash at bank and in hand is comprised of cash on deposit at banks requiring less than 3 months notice of withdrawal. These are carried at amortised cost.

#### Creditors and provisions

Creditors and provisions are recognised where the Group has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be reliably measured or estimated. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due and at their present value where the time value of money is deemed significant. Creditors in countries of operation comprise balances arising from programme activities. Funds already received from donors, that do

not meet the criteria for recognition as income, are shown in creditors.

#### Interest bearing borrowings

Interest bearing borrowings are recognised initially at fair value less attributable transaction costs. Subsequent to initial recognition, interest bearing borrowings are stated at amortised cost using the effective interest method.

### M) Pensions and Other Retirement Provisions

#### Defined contribution pension scheme

Defined contribution pension schemes are a post-employment benefit scheme under which the Company and its subsidiaries pay fixed contributions into separate entities and have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension schemes are recognised as an expense in the *Consolidated Statement of Financial Activities* in the period during which services are rendered by the employees.

#### Defined benefit pension scheme

The Company's net obligation in respect of the defined benefit pension scheme, is calculated by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods. That benefit is discounted to determine its present value. The difference between the fair value of the assets and the actuarially assessed present value of the scheme's liabilities, calculated using the projected unit method, is disclosed as a liability/asset in the balance sheet.

The Company determines the net interest expense/income on the net defined liability/asset for the period by applying the discount rate, as determined at the beginning of the annual period, to the net defined benefit liability/asset taking account of changes arising as a result of contributions and benefit payments.

# Notes to the Financial Statements (continued)

## 1 Accounting Policies (continued)

A valuation of the scheme is performed annually by a qualified actuary using the projected unit credit method. The Group recognises net defined benefit scheme liabilities, in full, at each balance sheet date and net defined benefit scheme assets are recognised to the extent that it is able to recover the surplus either through reduced contributions in the future or through refunds from the scheme.

Changes in the net defined benefit liability/asset arising from operating expenses, net interest on net defined benefit liability and the cost of plan introductions, benefit changes, curtailments and settlements during the period are recognised in the *Consolidated Statement of Financial Activities*.

Re-measurement of the net defined benefit liability/asset is recognised in *Other recognised gains and losses* in the period in which it occurs.

### Liability in relation to incapacitated staff

For the liability in relation to incapacitated staff, the amount charged to the *Consolidated Statement of Financial Activities* is the actuarially determined cost of benefits to two ex-staff members for the year. The expected return on the investments made to cover the liabilities and the increase in these liabilities, due to the unwinding of the discount during the year, are included under the appropriate expenditure headings in the *Consolidated Statement of Financial Activities*.

The difference between the fair value of the assets and the actuarially assessed present value of the scheme's liabilities, calculated using the projected unit method, is disclosed as a liability/asset in the balance sheet.

### Overseas local staff service provision

The Company recognises a liability in respect of termination benefits accruing to overseas local staff when the individual employee becomes entitled to such benefits through service. The liability is increased annually for the cost of service benefits earned during the year and that cost is charged to the *Consolidated Statement of Financial Activities*. Payments of service benefits are charged to the provision as they arise.

### N) Leases

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



# Notes to the Financial Statements (continued)

## 2 Income

### (a) Donations and legacies

	2020	2019
	€'000	€'000
Individual giving	30,267	28,230
Legacies	2,575	2,308
Corporates, major donors and trusts	3,429	4,458
Community fundraising	2,667	1,782
Disaster Emergency Committee (DEC) (Note 23)	441	900
<b>Total</b>	<b>39,379</b>	<b>37,678</b>

Concern Worldwide (UK) is a member of the Disaster Emergency Committee (DEC) which is an umbrella organisation for UK international charities. It conducts advertising and public appeals for funds on behalf of its members.

In 2020 €11.5 million (2019: €11 million) of incoming resources from donations and legacies was restricted.

### (b) Charitable activities: grants from governments and other co-funders

	2020	2019
	€'000	€'000
Irish Government	27,009	27,468
Concern Worldwide (US) Inc.(including US Government)	37,142	35,392
European Union		
- EU	17,157	9,971
- ECHO	19,240	14,087
UK Government	27,679	20,390
UN Agencies	15,095	20,901
World Bank	5,001	1,035
Canadian Government	2,376	2,486
Government of South Korea	1,955	347
Swedish Government	1,396	1,773
Swiss Government	896	337
German Government	375	1,522
Other Governments	803	966
Other co-funders	2,315	1,975
<b>Total</b>	<b>158,439</b>	<b>138,650</b>

In 2020 €158 million (2019: €139 million) of incoming resources from governments and other co-funders was restricted.

# Notes to the Financial Statements (continued)

## 2 Income (continued)

### (c) Charitable activities: donated commodities

		2020	2019
Donor	Commodity received	€'000	€'000
United Nations World Food Programme	Foodstuffs	9,060	7,613
United Nations Children's Fund	Foodstuffs	1,067	1,507
UK Government	Foodstuffs and medical supplies	780	1,578
United Nations International Organisation for Migration	Cooking utensils and shelter materials	383	929
Action Contre la Faim International (France)	Shelter materials	134	37
United Nations Food and Agriculture Organisation	Seeds, tools and cash vouchers	88	542
Save the Children International (USA)	Seeds and mobile phones	86	1
United Nations Population Fund	Hygiene Kits	18	-
International Medical Corps	Hygiene Kits	15	-
United Nations High Commissioner for Refugees	Shelter kits, foodstuffs and fuel	9	2
Irish Government	Tents, blankets, cooking utensils and hygiene kits	-	140
European Union	Flights	-	5
Other donors	Various	58	29
<b>Total</b>		<b>11,698</b>	<b>12,383</b>

In 2020 and 2019 all donated commodities received were restricted.

### (d) Other trading activities

	2020	2019
	€'000	€'000
Trading income	358	314
Income from letting premises	86	100
<b>Total</b>	<b>444</b>	<b>414</b>

All trading activity income was unrestricted in the current and prior year.

### (e) Investments and other income

	2020	2019
	€'000	€'000
Deposit interest	81	232
Other income	399	124
<b>Total</b>	<b>480</b>	<b>356</b>

In 2020 €0.02 million (2019: €0.03 million) of deposit interest was restricted. All other income was unrestricted in the current and prior year.

## Notes to the Financial Statements (continued)

### 3 Expenditure

#### (a) Charitable activities

Expenditure on charitable activities can be analysed by programme type as shown below. Integrated programming reflects activities that achieve results in more than one programme type.

Programme	Own work	Grants to partners	Distribution of donated commodities	Total direct	Support (Note 3(d))	Total 2020	Total 2019
	€'000	€'000	€'000	€'000	€'000	€'000	€'000
Health and nutrition	8,822	4,925	-	13,747	1,192	14,939	12,919
Education	10,641	632	-	11,273	696	11,969	4,968
Livelihoods	14,986	4,858	-	19,844	1,441	21,285	19,095
Integrated programming	25,191	5,358	-	30,549	2,036	32,585	30,496
Emergency	81,505	2,942	11,698	96,145	5,188	101,333	95,806
<b>Total overseas programmes</b>	<b>141,145</b>	<b>18,715</b>	<b>11,698</b>	<b>171,558</b>	<b>10,553</b>	<b>182,111</b>	163,284
Development education and advocacy	3,834	137	-	3,971	483	4,454	4,160
Governance costs (Note 3 (b))	352	-	-	352	745	1,097	952
<b>Total</b>	<b>145,331</b>	<b>18,852</b>	<b>11,698</b>	<b>175,881</b>	<b>11,781</b>	<b>187,662</b>	168,396
<b>Total 2019</b>	132,913	13,960	12,383	159,256	9,140		168,396

Further details of grants to partners are set out in Appendix 3.

#### (b) Governance costs

	Direct	Support (Note 3(d))	Total 2020	Total 2019
	€'000	€'000	€'000	€'000
Staff costs	222	399	621	583
Legal and professional fees	84	84	168	212
Office and other costs	46	262	308	157
<b>Total</b>	<b>352</b>	<b>745</b>	<b>1,097</b>	952
<b>Total 2019</b>	358	594		952



## Notes to the Financial Statements (continued)

### 3 Expenditure (continued)

#### (c) Raising funds

	Campaigns	Staff	Occupancy & other direct	Total direct	Support (Note 3(d))	Total 2020	Total 2019
	€'000	€'000	€'000	€'000	€'000	€'000	€'000
Individual giving	4,988	4,071	2,149	11,208	1,253	12,461	13,280
Legacies	33	-	50	83	13	96	135
Corporates, major donors and trusts	60	865	215	1,140	121	1,261	1,033
Community fundraising	109	217	452	778	166	944	745
Retail	8	177	108	293	2	295	167
<b>Total</b>	<b>5,198</b>	<b>5,330</b>	<b>2,974</b>	<b>13,502</b>	<b>1,555</b>	<b>15,057</b>	15,360
<b>Total 2019</b>	5,652	5,624	3,094	14,370	990		15,360

#### (d) Support costs

Where support costs are attributable to a particular activity the costs are allocated directly to that activity. Where support costs are incurred to further more than one activity they are apportioned between the relevant activities based on the amount of staff time which each activity absorbs. The allocation of the main types of support costs is detailed below.

	Charitable activities				Cost of raising funds	Total 2020	Total 2019
	Overseas programmes	Development education and advocacy	Governance				
	€'000	€'000	€'000	€'000	€'000	€'000	
Overseas programme management	3,873	-	-	-	3,873	3,185	
Overseas programme technical support	1,580	185	14	-	1,779	1,713	
Finance	1,046	86	195	346	1,673	1,846	
Information & communication technology and other services	1,523	11	472	402	2,408	1,539	
Human resources	1,436	-	15	372	1,823	1,806	
Other support costs	443	201	15	317	976	731	
Subtotal	9,901	483	711	1,437	12,532	10,820	
Net exchange loss/(gain)	652	-	34	118	804	(690)	
Total support costs	10,553	483	745	1,555	13,336	10,130	
Total 2019	8,059	487	594	990		10,130	

Net exchange loss/(gain) comprises the revaluations of the Group's foreign currency bank accounts and other monetary assets and liabilities during the year and as at the balance sheet date.

## Notes to the Financial Statements (continued)

### 4 Other Information

	2020	2019
	€'000	€'000
The net income for the year is stated after charging/(crediting) the following items:		
<b>(a) Group</b>		
Depreciation of intangible assets	102	-
Depreciation of tangible assets	505	514
Auditors' remuneration, excluding VAT - Group:		
Audit of the Group and subsidiary financial statements	86	86
Other assurance and advisory services	21	13
Income from letting premises	(86)	(100)
Reimbursement of expenses claimed by members of the Board	1	11
Payments under operating leases for premises used by the Group	226	176
Payments under operating leases for premises used by branches located in countries of operation	3,710	2,826
Interest payable on bank loan	14	20
<b>(b) Company</b>		
Depreciation of intangible assets	102	-
Depreciation of tangible assets	444	463
Auditors' remuneration, excluding VAT - Company:		
Audit of Company only financial statements	65	65
Other assurance and advisory services	21	13
Payments under operating leases for premises used by branches located in countries of operation	3,710	2,826
Interest payable on bank loan	14	20

### 5 Taxation

There is no charge to taxation in respect of the parent company and its subsidiaries. Other than Concern Charity Trading CLG, companies within the Group have been granted charitable exemption by the revenue authorities.

Concern Charity Trading CLG does not enjoy charitable exemption and is liable to corporation tax. A tax charge did not arise in respect of the year ended December 31, 2020 (2019: Nil).

## Notes to the Financial Statements (continued)

### 6 Staff Costs

#### (a) Costs and numbers

The aggregate staff costs of the persons employed by the Group during the year were as follows:

	2020	2019
	€'000	€'000
<b>Management and support staff (Ireland, Republic of Korea and UK)</b>		
Wages and salaries	15,933	14,801
Social protection costs	1,596	1,464
Pension costs (i)	1,446	1,359
<b>Subtotal</b>	<b>18,975</b>	<b>17,624</b>
<b>Project staff in countries of operation</b>		
Wages and salaries	34,942	32,135
Social protection costs	2,537	2,358
Local staff cessation benefits	1,310	1,321
<b>Subtotal</b>	<b>38,789</b>	<b>35,814</b>
<b>Total</b>	<b>57,764</b>	<b>53,438</b>

- (i) Pension costs include employer contributions to the defined contribution pension scheme amounting to €1 million (2019: €0.9 million) (see Note 16(1)), and the cost of insurance policies that provide benefits in the event of the death or ongoing incapacity of staff members amounting to €0.4 million (2019: €0.4 million).

The average number of employees is as follows:

	2020	2019
	No. employees	No. employees
Management and support staff (Ireland, Republic of Korea and UK)	343	358
Project staff in countries of operation	3,632	3,330
<b>Total</b>	<b>3,975</b>	<b>3,688</b>

#### (b) Salary range

A total of 57 employees (2019: 48) earned remuneration in excess of €60,000 in 2020 as follows:

	2020	2019
	No. employees	No. employees
€60,001 to €70,000	22	21
€70,001 to €80,000	15	9
€80,001 to €90,000	11	10
€90,001 to €100,000	6	7
€100,001 to €110,000	3	1



# Notes to the Financial Statements (continued)

## 6 Staff Costs (continued)

Remuneration includes salaries and any benefits in kind but excludes employer pension scheme contributions.

There were no employees whose remuneration was greater than €60,000 to whom retirement benefits were accruing under defined benefit pension schemes in 2020 (2019: 0).

Contributions of between 7.5% and 12% of salary were made by the Company to the defined contribution pension scheme for 57 (2019: 48) members of staff who earned in excess of €60,000.

The group has a remuneration policy that has been agreed by the Board. This policy states that the Group seeks to be competitive with its peers in each of the markets in which it operates. As a general principle, this means the Group has pitched its salaries at the median of the market place. A salary grading structure has been in place for a number of years and has been approved by the Board.

Remuneration, including pension contributions, paid to the key management team of the Group (the executive management team as detailed on page 57) in 2020 amounted to €959,471 (2019 €895,418).

Concern Worldwide's CEO, Dominic MacSorley, is paid €109,773 (2019: €107,085) per year and receives a 9% contribution to a defined contribution pension scheme. He receives no additional benefits in the current or prior year.

### (c) Remuneration of Board members

None of the board members received remuneration for their services. Expenses, incurred in travelling to meetings of the parent and subsidiary boards, that were reimbursed to 4 members (2019: 21) amounted to €686 (2019: €10,837) and were paid by either directly reimbursing the members or payments to third parties.

The Group has a programme in place whereby Board members periodically visit a country of operation, in order to ensure that that they are familiar with the Group's work on the ground. The costs of these visits (which comprise medicals, visas, economy flights and basic accommodation), are generally borne by the Group and in 2020 amounted to €6,686 (2019: €13,875) for 4 members (2019: 11).

# Notes to the Financial Statements (continued)

## 7 Intangible Assets

### Intangible Assets - Group

	Customer relationship management system	Grant management system	Total
	€'000	€'000	€'000
<b>Cost</b>			
At beginning of year	754	452	<b>1,206</b>
Additions in year	291	60	<b>351</b>
<b>At end of year</b>	<b>1,045</b>	<b>512</b>	<b>1,557</b>
<b>Amorisation</b>			
At beginning of year	-	-	-
Amortisation charge for year (i)	-	102	<b>102</b>
<b>At end of year</b>	<b>-</b>	<b>102</b>	<b>102</b>
<b>Net book value</b>			
<b>At December 31, 2020</b>	<b>1,045</b>	<b>410</b>	<b>1,455</b>
<b>At December 31, 2019</b>	754	452	1,206

### Intangible Assets - Company

	Customer relationship management system	Grant management system	Total
	€'000	€'000	€'000
<b>Cost</b>			
At beginning of year	754	452	<b>1,206</b>
Additions in year	291	60	<b>351</b>
<b>At end of year</b>	<b>1,045</b>	<b>512</b>	<b>1,557</b>
<b>Amortisation</b>			
At beginning of year	-	-	-
Amortisation charge for year (i)	-	102	<b>102</b>
<b>At end of year</b>	<b>-</b>	<b>102</b>	<b>102</b>
<b>Net book value</b>			
<b>At December 31, 2020</b>	<b>1,045</b>	<b>410</b>	<b>1,455</b>
<b>At December 31, 2019</b>	754	452	1,206

(i) No amortisation charge arose in 2020 on the customer relationship management system as the asset was not in use as at December 31, 2020.

The Board is satisfied that the service potential of all intangible assets held by the Group and Company at December 31, 2020 has not diminished below their carrying value.

# Notes to the Financial Statements (continued)

## 8 Tangible Assets

### Tangible Assets - Group

	Land & freehold premises	Office furniture & equipment	Computer equipment	Motor vehicles	Total
	€'000	€'000	€'000	€'000	€'000
<b>Cost</b>					
At beginning of year	19,279	1,424	1,575	124	22,402
Additions in year	-	72	94	-	166
Disposals and retirements in year	-	-	-	(16)	(16)
Exchange difference	(20)	(28)	(22)	-	(70)
<b>At end of year</b>	<b>19,259</b>	<b>1,468</b>	<b>1,647</b>	<b>108</b>	<b>22,482</b>
<b>Depreciation</b>					
At beginning of year	4,728	1,067	1,439	69	7,303
Depreciation charge for year	308	69	104	24	505
Eliminated on disposals and retirements	-	-	-	(16)	(16)
Exchange difference	(11)	(19)	(22)	-	(52)
<b>At end of year</b>	<b>5,025</b>	<b>1,117</b>	<b>1,521</b>	<b>77</b>	<b>7,740</b>
<b>Net book value</b>					
<b>At December 31, 2020</b>	<b>14,234</b>	<b>351</b>	<b>126</b>	<b>31</b>	<b>14,742</b>
<b>At December 31, 2019</b>	14,551	357	136	55	15,099

The offices at 23-25 Grantham Street, Dublin 8 were part financed by a loan that was secured by the property which was repaid in full in 2020 - see Note 14.

The Board is satisfied that the service potential of all tangible assets held by the Group at December 31, 2020 has not diminished below their carrying value.

### Tangible Assets - Company

	Land & freehold premises	Office furniture & equipment	Computer equipment	Motor vehicles	Total
	€'000	€'000	€'000	€'000	€'000
<b>Cost</b>					
At beginning of year	18,906	904	1,156	125	21,091
Additions in year	-	28	71	-	99
Disposals and retirements in year	-	-	-	(16)	(16)
<b>At end of year</b>	<b>18,906</b>	<b>932</b>	<b>1,227</b>	<b>109</b>	<b>21,174</b>
<b>Depreciation</b>					
At beginning of year	4,532	714	1,038	70	6,354
Depreciation charge for year	297	34	89	24	444
Eliminated on disposals and retirements	-	-	-	(16)	(16)
<b>At end of year</b>	<b>4,829</b>	<b>748</b>	<b>1,127</b>	<b>78</b>	<b>6,782</b>
<b>Net book value</b>					
<b>At December 31, 2020</b>	<b>14,077</b>	<b>184</b>	<b>100</b>	<b>31</b>	<b>14,392</b>
<b>At December 31, 2019</b>	14,374	190	118	55	14,737

The offices at 23-25 Grantham Street, Dublin 8 were part financed by a loan that was secured by the property which was repaid in full in 2020 - see Note 14.

The Board is satisfied that the service potential of all tangible assets held by the Company at December 31, 2020 has not diminished below their carrying value.



## Notes to the Financial Statements (continued)

### 9 Investments

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Investment in subsidiary	-	-	391	391
<b>Total</b>	-	-	391	391

Refer to Note 20 (c) for details of subsidiary investment.

### 10 Stock

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Stock	133	50	133	50
<b>Total</b>	133	50	133	50

In the opinion of the Board, the replacement cost of stock on hand at the year end did not differ materially from the carrying value.

### 11 Debtors and Prepayments

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Amounts due from governments and other co-funders	28,241	24,050	24,184	19,090
Debtors and prepayments in countries of operation	4,134	3,491	4,134	3,491
Other debtors and prepayments	2,990	2,044	1,525	1,477
Amounts due from subsidiaries (i)	-	-	13,038	9,751
Deposit interest receivable	-	20	-	20
<b>Total</b>	35,365	29,605	42,881	33,829

(i) The amounts due from subsidiaries is comprised of operational expenses paid on behalf of the subsidiaries by the parent company.

All amounts included within debtors and prepayments fall due within one year.

### 12 Cash at Bank and In Hand

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Funds held in parent and subsidiary companies (excluding branches)	29,141	21,662	14,965	11,313
Funds held in branches in countries of operation	7,373	7,248	7,373	7,248
Short term deposits of parent company	43,766	38,101	43,766	38,101
<b>Total</b>	80,280	67,011	66,104	56,662

## Notes to the Financial Statements (continued)

### 12 Cash at Bank and In Hand (continued)

All funds held in parent and subsidiary companies are held with banks that have a satisfactory credit rating as approved by the Board. Cash holdings which are not immediately required for operations are invested in short term interest bearing deposits. All of these deposits are held at variable interest rates. There are no material differences between the fair value of these deposits and their carrying value owing to their short term duration. At December 31, 2020 the deposits were held in the following currencies: Euro €35.1 million (2019: €26.8 million); US Dollar \$2.0 million (2019: \$12.6 million) and Sterling £6.3 million (2019: £0 million). The average interest rates applicable to these deposits at December 31, 2020 were: Euro deposits 0.02% (2019: 0.03%); US Dollar deposits 0.33% (2019: 1.12%) and Sterling deposits 0.11% (2019: 0.58%).

Funds held overseas are maintained in the most secure financial institutions available in countries of operation. All of the above funds are available for immediate use by the Group.

The risk arising from concentration of cash is reduced by limits on amounts held with individual banks or institutions at any one time.

Restricted funds of €4.5 million (2019: €3.9 million) (see Note 17(a)) are included in the Group deposits set out above. Restricted funds of the Company of €3.6 million (2019: €2.8 million) (see Note 17(b)) are included in the Company deposits set out above. Included in the funds held in parent and subsidiary companies is €7.3 million (2019: €1.8 million) in respect of consortia arrangements (see Note 21) and €32.3 million (2019: €22.8 million) advanced from governments and other co-funders (see Note 13).

### 13 Creditors: Amounts Falling Due Within One Year

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Amounts advanced from governments and other co-funders	32,258	22,792	31,539	21,507
Trade creditors and accruals in countries of operation	7,973	9,613	7,973	9,613
Other trade creditors	2,120	1,493	902	890
Accruals	8,058	3,426	7,530	2,441
Bank loan (see Note 14)	-	233	-	233
<b>Total</b>	<b>50,409</b>	<b>37,557</b>	<b>47,944</b>	<b>34,684</b>

### 14 Creditors: Amounts Falling Due After More Than One Year

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Bank loan	-	1,420	-	1,420
<b>Total</b>	<b>-</b>	<b>1,420</b>	<b>-</b>	<b>1,420</b>

In 2008, the Group obtained a loan from its bankers for an original sum of €8.0 million, in order to finance the purchase and renovation of a building adjacent to its existing head office. The loan attracted an interest charge, which was based on the Bank of Ireland cost of funds rate plus a fixed margin of 0.59% per annum. The average interest rate paid on the loan for 2020 was 0.89% (2019: 1.02%). The loan, which was repayable over 240 months by way of monthly instalments, was repaid early in full in November, 2020.

## Notes to the Financial Statements (continued)

### 15 Movement in Receivables and Advances from Governments and Other Co-Funders

	Group			Company		
	Opening balance	Movement during the year	Closing balance	Opening balance	Movement during the year	Closing balance
	2020	2020	2020	2020	2020	2020
	€'000	€'000	€'000	€'000	€'000	€'000
Amounts due from governments and other co-funders	24,050	4,191	<b>28,241</b>	19,090	5,094	<b>24,184</b>
Amounts advanced from governments and other co-funders	(22,792)	(9,466)	<b>(32,258)</b>	(21,507)	(10,031)	<b>(31,538)</b>
<b>Total</b>	<b>1,258</b>	<b>(5,275)</b>	<b>(4,017)</b>	<b>(2,417)</b>	<b>(4,937)</b>	<b>(7,354)</b>

	Group	Company
	2020	2020
	€'000	€'000
<b>Analysis of movement</b>		
Cash received during the year (i)	<b>(166,705)</b>	<b>(136,789)</b>
Income earned during the year (ii)	<b>161,670</b>	<b>131,894</b>
Exchange rate movement	<b>(240)</b>	<b>(42)</b>
<b>Total</b>	<b>(5,275)</b>	<b>(4,937)</b>

Amounts receivable from donors, that meet the criteria for recognition as income, are included in amounts due from governments and other co-funders (see Note 11). Amounts received from donors, that do not yet qualify for recognition as income, are included in amounts advanced from governments and other co-funders until the recognition criteria are met (see Note 13).

- (i) Cash received during the year includes €25.2 million (2019: €10.4 million) which did not meet the criteria for recognition as income, has been deferred to future years and is included in Amounts advanced from governments and other co-funders in the balance sheet at year end.
- (ii) Income earned during the year includes €15.7 million (2019: €12.0 million) which was deferred in previous years and met the criteria for recognition as income in the current year.

### 16 Staff Retirement Arrangements

The Group and Company operate staff retirement arrangements for staff based in Ireland and the UK, ex-staff who receive benefits due to incapacitation related to their work with the Group and local staff based in overseas countries of operation.

The current arrangements are as follows:

#### (1) Defined contribution pension scheme

The Company operates defined contribution pension schemes for all qualifying members of current staff in Ireland and the UK. The contributions are paid into separate funds, the assets of which are invested by independent trustees.

The defined contribution pension scheme charge for 2020 was €1.0 million (2019: €0.9 million) all of which related to employees in Ireland and the UK. In line with the Group's allocation basis, pension costs which are attributable to a particular activity are allocated directly to that activity. Where pension costs are incurred to further more than one activity they are apportioned between the relevant activities based on the amount of staff time which each activity absorbs.

At December 31, 2020 an accrual of € 0.1 million (2019: €0.1 million), in respect of contributions to this scheme is included in creditors and does not form part of the staff retirement liabilities provision, all of this accrual relates to the parent company.



## Notes to the Financial Statements (continued)

### 16 Staff Retirement Arrangements (continued)

#### (2) Defined benefit pension scheme and other pension arrangements

At the balance sheet date, the net obligation or surplus in relation to the defined benefit scheme and other pension arrangements are as follows:

<b>Assets</b>	<b>Group &amp; Company</b>	
	<b>2020</b>	<b>2019</b>
	<b>€'000</b>	<b>€'000</b>
Surplus on defined benefit pension scheme (see (a) below)	<b>2,621</b>	2,857
<b>Total</b>	<b>2,621</b>	2,857

<b>Liabilities</b>	<b>Group &amp; Company</b>	
	<b>2020</b>	<b>2019</b>
	<b>€'000</b>	<b>€'000</b>
<b>Funded</b>		
Liability for incapacitated staff benefits (see (b) below)	<b>(185)</b>	(92)
<b>Unfunded</b>		
Liability for overseas local staff service provision (see (c) below)	<b>(3,745)</b>	(3,484)
<b>Total</b>	<b>(3,930)</b>	(3,576)

The movement in the net obligation or surplus on these arrangements during the year was as follows:

	<b>Defined benefit pension scheme</b>	<b>Scheme for incapacitated staff</b>	<b>Overseas local staff service provision</b>	<b>Total 2020</b>	<b>Total 2019</b>
	<b>€'000</b>	<b>€'000</b>	<b>€'000</b>	<b>€'000</b>	<b>€'000</b>
<b>Balance at beginning of year</b>	2,857	(92)	(3,484)	<b>(719)</b>	259
Current service costs	-	-	(1,310)	<b>(1,310)</b>	(1,321)
Operating expenses	(41)	-	-	<b>(41)</b>	-
Past service costs	6	-	-	<b>6</b>	-
Net interest income/(cost)	32	(2)	-	<b>30</b>	60
Net actuarial (loss)	(445)	(115)	-	<b>(560)</b>	(419)
Contributions paid during the year	-	24	1,049	<b>1,073</b>	702
Settlement gain	212	-	-	<b>212</b>	-
<b>Balance at end of year</b>	<b>2,621</b>	<b>(185)</b>	<b>(3,745)</b>	<b>(1,309)</b>	(719)

Amounts included as expenditure on staff retirement arrangements in the *Consolidated Statement of Financial Activities* for the year were €1.1 million, all of which was categorised as Expenditure on Charitable Activities (given the composition of the scheme's membership). This represented a credit of €0.2 million for the defined benefit pension, a credit of €0.02 million for the liability for incapacitated staff and a charge of €1.3 million in relation to the overseas local staff service provision.

During 2020 the defined benefit scheme ran a transfer value exercise that gave rise to a settlement gain of €0.21 million and a pension increase exchange exercise that gave rise to a small negative past service cost of €0.006 million.

An actuarial loss of €0.56 million was credited to Other recognised gains and losses. This represented a loss of €0.44 million for the defined benefit pension scheme and a loss of €0.12 million for the liability for incapacitated staff.

## Notes to the Financial Statements (continued)

### 16 Staff Retirement Arrangements (continued)

#### (a) Defined benefit pension scheme

The Company operates a defined benefit pension scheme, providing benefits based on pensionable salary as at March 31, 2009. This scheme was closed to new members in 1993 and any staff who were still members moved to the defined contribution pension scheme in 2009. As a result of these changes no current or future benefits are being accrued under the defined benefit pension scheme.

The scheme failed to meet the minimum funding standard in 2009 and as a result a revised funding proposal was put in place during that year until October 31, 2018. The most recent full valuation of the scheme was as at January 1, 2019 by a qualified independent actuary. A surplus on both the minimum funding standard basis and ongoing basis was reported by the actuary. As a result, the actuary recommended a suspension of contributions by the employer with effect from the valuation date.

The present value of the defined benefit obligation at the reporting date is less than the fair value of scheme assets at that date and therefore the scheme has a surplus. The Board is satisfied that this surplus is recoverable by the Group through refunds from the scheme or through reduced contributions in the future.

#### (i) Financial assumptions

The main financial assumptions used to calculate the retirement benefit liabilities were as follows:

	2020	2019
	<b>Projected unit method</b>	Projected unit method
Valuation method		
Discount rate for scheme liabilities	<b>0.55%</b>	1.10%
Inflation rate	<b>1.35%</b>	1.40%
Rate of increase to pensions in payment	<b>1.35/0.0% *</b>	1.40%

\* 0.0% is in respect of pensioners who availed of the pension increase exchange option.

The valuation uses 108% of PNXL00 mortality table for current employees and retired members which allows for future improvements in longevity. The assumptions are equivalent to expecting a 65 year old to live for a number of years as follows: male 23.7 years (2019: 23.5 years) and female 24.8 years (2019: 24.7 years).

Assumptions relating to future salary increases are not applicable in 2020 as, with effect from March 31, 2009, there are no future benefits accruing.

If the life expectancy of members was increased by one year, the value of the reported surplus at December 31, 2020 would have decreased by €0.4 million (2019: €0.5 million).

The impact of a movement of 0.25% in the discount rate, price inflation assumption and the impact of allowing for an additional year of life expectancy are set out in the table below:

Assumption	Base Value	Change in Assumption	Liability	Increase/ (decrease) on scheme liabilities	% increase/ (decrease) on scheme liabilities
			€'000	€'000	%
Discount rate	0.55%	+0.25%	10,890	(405)	-3.9%
		-0.25%	11,724	429	4.1%
Price inflation	1.35%	+0.25%	11,599	304	3.9%
		-0.25%	11,009	(286)	-3.7%
Mortality	88/89 Years	Member assumed to live one extra year	11,748	453	3.9%

#### (ii) Valuation

The scheme assets are stated at their fair value at each balance sheet date. The present value of the liability to meet future pension payments is arrived at by applying a discount rate equivalent to the rate of return expected to be derived from a Class AA Eurozone corporate bond.

## Notes to the Financial Statements (continued)

### 16 Staff Retirement Arrangements (continued)

Using these bases, the valuation at December 31, 2020 was as follows:

	2020	2019
	€'000	€'000
Bonds	13,560	13,251
Cash	357	2,513
<b>Total fair value of pension scheme assets</b>	<b>13,917</b>	<b>15,764</b>
Present value of pension scheme liabilities	(11,296)	(12,907)
<b>Net surplus in defined benefit pension scheme</b>	<b>2,621</b>	<b>2,857</b>

#### (iii) Movement in fair value of scheme assets

	2020	2019
	€'000	€'000
Opening fair value of scheme assets	15,764	15,072
Interest income	170	286
Actuarial gain on assets	520	1,197
Net benefits paid	(2,496)	(791)
Operating expenses	(41)	-
<b>Closing fair value of scheme assets</b>	<b>13,917</b>	<b>15,764</b>
<b>Actual return on pension scheme assets</b>	<b>690</b>	<b>1,483</b>

#### (iv) Movement in present value of scheme liabilities

	2020	2019
	€'000	€'000
Opening present value of scheme liabilities	(12,907)	(11,963)
Past service costs	6	-
Interest expense	(139)	(226)
Net benefits paid	2,496	791
Actuarial loss on liabilities	(964)	(1,509)
Settlement gain	212	-
<b>Closing present value of scheme liabilities</b>	<b>(11,296)</b>	<b>(12,907)</b>

#### (b) Liability for incapacitated staff

The Company pays ongoing benefits to two ex-staff members who became incapacitated while working overseas. The Company believes that it has a moral and constructive obligation to continue to make these payments for as long as they are needed and, as a result, it has recognised the related liability.

The Company made investments to fund the liability to the incapacitated staff and these were transferred into a discretionary trust for the benefit of the relevant individuals in 2007.

An updated actuarial assessment of the liabilities to the incapacitated staff was carried out using the projected unit method at December 31, 2020 by AON Hewitt on behalf of the Company.

## Notes to the Financial Statements (continued)

### 16 Staff Retirement Arrangements (continued)

#### (i) Financial assumptions

The main financial assumptions used to calculate the liability for incapacity benefits payable were as follows:

	2020	2019
Rate of increase in benefits in payment	1.35%	1.40%
Inflation rate	1.35%	1.40%
Discount rate for liabilities - Euro €	0.45%	1.00%
Discount rate for liabilities - Stg £	1.40%	2.00%

In addition it has been assumed that the beneficiaries will enjoy a normal lifespan of 89.8 years. They are currently aged 67 and 56 years.

#### (ii) Valuation

The assets are stated at their fair value at each balance sheet date. The present value of the liability to meet future payments is arrived at by applying a discount rate equivalent to the rate of return expected to be derived from a Class AA corporate bond.

Using these bases the valuation at December 31, 2020 was as follows:

	2020	2019
	€'000	€'000
Property	436	518
Other	101	102
<b>Total market value of incapacitated staff trust assets</b>	<b>537</b>	<b>620</b>
Present value of liabilities	(722)	(712)
<b>Net deficit in incapacitated staff trust</b>	<b>(185)</b>	<b>(92)</b>

#### (iii) Movement in fair value of trust assets

	2020	2019
	€'000	€'000
Opening fair value of trust assets	620	601
Interest income	12	16
Actuarial (loss)/gain on assets	(95)	3
Employer contributions	24	24
Benefits paid	(24)	(24)
<b>Closing fair value of trust assets</b>	<b>537</b>	<b>620</b>
<b>Actual return on trust assets</b>	<b>(84)</b>	<b>19</b>

#### (iv) Movement in the present value of trust liabilities

	2020	2019
	€'000	€'000
Opening present value of trust liabilities	(712)	(610)
Interest expense	(13)	(17)
Net benefits paid for the year	24	24
Actuarial loss on liabilities	(21)	(109)
<b>Closing present value of trust liabilities</b>	<b>(722)</b>	<b>(712)</b>



# Notes to the Financial Statements (continued)

## 16 Staff Retirement Arrangements (continued)

### (c) Overseas local staff service provision

In most of its overseas operations, the Company has either a legal or constructive obligation to pay service benefits to national staff on cessation of their employment. While the precise obligation varies from country to country, it typically requires that the amount payable be based on terminal salary and length of service. The Company provides for the full benefits accrued to existing staff at each balance sheet date. The provision is unfunded and represents the Company's best estimate of service benefits earned.

#### Movement in unfunded liabilities

	2020	2019
	€'000	€'000
Liability at beginning of year	(3,484)	(2,841)
Current service costs	(1,310)	(1,321)
Benefits paid during the year	1,049	678
<b>Unfunded liability at end of year</b>	<b>(3,745)</b>	<b>(3,484)</b>

## 17 Funds

### (a) Reconciliation of funds - Group

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	€'000	€'000	€'000	€'000
<b>Total funds of the charity at beginning of year</b>	69,337	3,938	<b>73,275</b>	67,806
<b>Movement in funds</b>				
Net income for the year	6,952	769	<b>7,721</b>	5,725
Exchange (loss)/gain on consolidation of foreign subsidiaries	(5)	(174)	<b>(179)</b>	163
Actuarial loss on staff retirement arrangements	(560)	-	<b>(560)</b>	(419)
<b>Net movement in funds for the year</b>	<b>6,387</b>	<b>595</b>	<b>6,982</b>	5,469
<b>Charity funds at end of year</b>	<b>75,724</b>	<b>4,533</b>	<b>80,257</b>	73,275

The funds held by the Group at the balance sheet date are made up as follows:

	Subsidiaries	Company	Total 2020	Total 2019
	€'000	€'000	€'000	€'000
Unrestricted funds	3,228	72,496	<b>75,724</b>	69,337
Restricted funds	926	3,607	<b>4,533</b>	3,938
<b>Total</b>	<b>4,154</b>	<b>76,103</b>	<b>80,257</b>	73,275

### (b) Reconciliation of funds - Company

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	€'000	€'000	€'000	€'000
<b>Total funds of the charity at beginning of year</b>	67,253	2,799	<b>70,052</b>	64,114
<b>Movement in funds</b>				
Net income for the year	5,803	808	<b>6,611</b>	6,357
Actuarial loss on staff retirement arrangements	(560)	-	<b>(560)</b>	(419)
<b>Net movement in funds for the year</b>	<b>5,243</b>	<b>808</b>	<b>6,051</b>	5,938
<b>Charity funds at end of year</b>	<b>72,496</b>	<b>3,607</b>	<b>76,103</b>	70,052

# Notes to the Financial Statements (continued)

## 17 Funds (continued)

### (c) Movements in funds

The movements in funds classified in accordance with the Group accounting policies are as follows:

	Notes	Balance at January 1, 2020	Income	Expenditure	Other recognised gains and losses	Exchange gains / (losses)	Transfers	Balance at December 31, 2020
		€'000	€'000	€'000	€'000	€'000	€'000	€'000
<b>Restricted funds</b>								
Afghanistan		41	4,100	(3,801)	-	(8)	-	332
Bangladesh		37	11,519	(11,522)	-	(1)	-	33
Burkina Faso		-	1	(1)	-	-	-	-
Burundi & Rwanda		49	4,459	(4,461)	-	(2)	-	45
Central African Republic		44	4,941	(4,891)	-	(2)	-	92
Chad		918	2,957	(3,533)	-	-	-	342
Democratic People's Republic of Korea		-	1,213	(1,208)	-	-	-	5
Democratic Republic of Congo		172	12,593	(12,470)	-	(11)	-	284
Ethiopia		-	12,471	(12,471)	-	-	-	-
Haiti		40	2,129	(2,150)	-	(2)	-	17
Kenya		9	8,461	(8,415)	-	-	-	55
Lebanon		507	3,130	(3,402)	-	(7)	-	228
Liberia		357	1,900	(2,076)	-	(14)	-	167
Malawi		422	6,335	(6,673)	-	(14)	-	70
Mozambique		129	-	(114)	-	-	(15)	-
Nepal		7	-	(1)	-	-	-	6
Niger		98	4,793	(4,837)	-	(1)	-	53
Pakistan		207	7,984	(7,802)	-	-	-	389
Republic of Sudan		16	5,413	(5,426)	-	-	-	3
Sierra Leone		14	5,369	(5,381)	-	-	-	2
Somalia		12	20,254	(20,183)	-	-	-	83
South Sudan		218	18,972	(18,813)	-	(32)	-	345
Syria/Iraq		149	17,014	(17,098)	-	(1)	-	64
Turkey		53	10,636	(10,689)	-	-	-	-
Yemen		130	27	(66)	-	(3)	-	88
Other projects & funded HQ support costs		309	14,954	(13,372)	-	(76)	15	1,830
<b>Total restricted funds</b>	(i)	<b>3,938</b>	<b>181,625</b>	<b>(180,856)</b>	<b>-</b>	<b>(174)</b>	<b>-</b>	<b>4,533</b>
<b>Unrestricted funds</b>								
General funds	(ii)	1,434	28,815	(21,863)	(560)	(5)	(6,329)	1,492
Designated funds:	(iii)							
Planned budget deficit		399	-	-	-	-	1,094	1,493
Tangible/Intangible assets		15,460	-	-	-	-	3,273	18,733
Programme continuity fund		44,272	-	-	-	-	(611)	43,661
Potential loss of assets fund		500	-	-	-	-	-	500
Strategic investment fund		7,272	-	-	-	-	2,573	9,845
<b>Total unrestricted funds</b>		<b>69,337</b>	<b>28,815</b>	<b>(21,863)</b>	<b>(560)</b>	<b>(5)</b>	<b>-</b>	<b>75,724</b>
<b>Total funds</b>	(iv)	<b>73,275</b>	<b>210,440</b>	<b>(202,719)</b>	<b>(560)</b>	<b>(179)</b>	<b>-</b>	<b>80,257</b>

# Notes to the Financial Statements (continued)

## 17 Funds (continued)

The funds carried forward at December 31, 2020 are:

### Restricted funds

- (i) Restricted funds represent income received that can only be used for particular purposes specified by donors. Such purposes are within the overall aims of the Group. It is the Group's policy to fully apply such funds for the purposes for which they were donated as quickly as possible.

### Unrestricted funds

- (ii) General unrestricted funds are for use at the discretion of the Board in furtherance of the objectives of the Group.

(iii) Designated funds represent amounts that the Group has, at its discretion, set aside for specific purposes, which would otherwise form part of the general funds of the Group. At the end of 2020 funds had been designated for specific purposes as follows:

- To cover the planned 2021 budget deficit (€1.5 million).
- To recognise that a portion of reserves is invested in fixed assets (tangible and intangible), and is not therefore available for other purposes (€18.7 million).
- To ensure the continuity of operations (€43.7 million).
- To cover the risk of holding assets in our overseas programmes (€0.5 million).
- To finance investment in strategic projects (e.g. amounts set aside to finance investment in new fundraising opportunities, to cover the cost of setting up in Yemen and Burkina Faso and to finance other strategic programme and support objectives) (€9.8 million).

The Group's policy is to only retain sufficient reserves to safeguard the continuity of its operations, thereby committing the maximum possible resources to its current programmes. The Board reviews the level of reserves held periodically. The last review was done in conjunction with the approval of the 2021 budget. At that time it was agreed that the restricted reserves should be utilised as soon as reasonably possible, and that expenditure plans would keep the Group's unrestricted reserves at an appropriate level.

### (iv) Analysis of net assets between funds

Analysis of Group net assets between funds

	Restricted Funds	Unrestricted Funds	Total Funds
	€'000	€'000	€'000
Fund balances at December 31, 2020 are represented by:			
Intangible assets	-	1,455	1,455
Tangible assets	-	14,742	14,742
Surplus on defined benefit pension scheme	-	2,621	2,621
Current assets	44,095	71,683	115,778
Current liabilities	(39,562)	(10,847)	(50,409)
Staff retirement liabilities	-	(3,930)	(3,930)
<b>Total</b>	<b>4,533</b>	<b>75,724</b>	<b>80,257</b>

## Notes to the Financial Statements (continued)

### 17 Funds (continued)

Analysis of Company net assets between funds

	Restricted Funds	Unrestricted Funds	Total Funds
	€'000	€'000	€'000
Fund balances at December 31, 2020 are represented by:			
Intangible assets	-	1,455	<b>1,455</b>
Tangible assets	-	14,392	<b>14,392</b>
Investments	-	391	<b>391</b>
Surplus on defined benefit pension scheme	-	2,621	<b>2,621</b>
Current assets	35,146	73,972	<b>109,118</b>
Current liabilities	(31,539)	(16,405)	<b>(47,944)</b>
Staff retirement liabilities	-	(3,930)	<b>(3,930)</b>
<b>Total</b>	<b>3,607</b>	<b>72,496</b>	<b>76,103</b>

### 18 Analysis of Changes in Net Debt

	Opening balance 2020	Net cash flow 2020	Exchange rate movements 2020	Closing balance 2020
	€'000	€'000	€'000	€'000
Cash at bank and in hand	67,011	13,881	(612)	<b>80,280</b>
Bank overdraft	-	-	-	-
<b>Cash and cash equivalents</b>	<b>67,011</b>	<b>13,881</b>	<b>(612)</b>	<b>80,280</b>
Bank loan	(1,653)	1,653	-	-
<b>Total cash, cash equivalents and net debt</b>	<b>65,358</b>	<b>15,534</b>	<b>(612)</b>	<b>80,280</b>

### 19 Financial Risk Management

The Group's operations expose it to different financial risks that include credit risk, foreign exchange risk and liquidity risk. The Group has financial risk management policies in place, as approved by the Board, which seek to limit the impact of these risks on the performance of the Group. It is the aim of the Group to manage these risks in a non-speculative manner.

#### (a) Credit risk

Credit risk arises where individuals or institutions are unable to pay amounts owed to the Group. The maximum exposure to credit risk is represented by the carrying amount of the financial assets in the balance sheet:

	2020	2019
	€'000	€'000
<b>Carrying amount of financial assets of the Group:</b>		
Amounts due from governments and other co-funders (i)	<b>28,241</b>	24,050
Cash at bank and in hand (ii)	<b>80,280</b>	67,011
Sundry debtors and deposit interest receivable (iii)	<b>6,572</b>	5,144
<b>Total</b>	<b>115,093</b>	96,205



# Notes to the Financial Statements (continued)

## 19 Financial Risk Management (continued)

Credit risk arises in the following forms:

- (i) The amounts due from governments and other co-funders, as disclosed in Note 11, represent amounts owed to the Group for work that has been performed but for which the related funding has not been received by the year end. This is managed by the Group through ensuring that all agreements with these funders are supported by signed contracts and that all reporting and project related requirements are fulfilled to ensure receipt of funding. The Group also considers the credit risk of the funder prior to entering into contracts. The collectability of outstanding receivable balances is closely monitored by reference to administrative and compliance requirements that are specific to each co-funder. There is not a significant concentration of risk and the history of defaults is negligible.
- (ii) The financial institutions in which cash deposits and cash at bank are placed, could default on the amounts held. This is managed by the Group by ensuring that head office cash deposits and cash at bank are invested with institutions that have a satisfactory credit rating as approved by the Board. A satisfactory rating is deemed to be a long term credit rating of at least A3 and a short term credit rating of at least P2 with Moody's Ratings of financial institutions, unless otherwise specifically approved. The Group also has policies in place to limit the concentration of cash deposits and cash at bank with any one financial institution. Transfers of cash to overseas branches are made on a needs basis and as a result overseas holdings are minimised.
- (iii) The Group has detailed procedures for monitoring and managing the credit risk related to other receivables.

### (b) Foreign exchange risk

Foreign exchange risk is the risk that the Group's operations or its investments will be affected by fluctuations in exchange rates. This arises in two ways:

1. Most of the Group's income is received in Euro, Sterling and US Dollars while its costs, particularly its overseas costs, are denominated in a range of currencies. Fluctuations in the value of Euro, Sterling and US Dollars could therefore have a significant effect on the Group's ability to deliver its planned programme of work.
2. Assets and liabilities of the Group that arise in currencies other than Euro may, as a result of exchange fluctuations, not achieve the value attributed in the Group balance sheet.

These currency risks are monitored on an ongoing basis and are managed by the regular review of exchange rates in order to ensure that the planned programme of work remains affordable.

The Group's main exposures to foreign exchange risk at the balance sheet date relate to its US Dollar denominated net assets of \$17.7 million and its sterling denominated net assets of £14.9 million. Based on these net positions at December 31, 2020 a weakening of 10% of the US Dollar and Sterling against the Euro would have decreased the surplus of the Group for the financial year by €2.8 million. A strengthening of 10% of these currencies against the Euro would have increased the surplus of the Group for the financial year by €3.4 million.

The Group manages this risk through the ongoing matching of foreign currency assets and liabilities.

### (c) Liquidity risk

Liquidity risk is the risk that the Group will be unable to meet financial obligations as they fall due from cash flows generated by its activities. This risk can arise from mismatches in the timing of cash flows relating to assets and liabilities.

The following table reflects the contractual financial liabilities of the Group:

	Carrying Amount	Contractual Cash flows	< 6 Months	6 - 12 Months	2- 3 Years	> 3 Years
	€'000	€'000	€'000	€'000	€'000	€'000
Trade creditors	9,863	9,863	9,863	-	-	-
<b>Total 2020</b>	<b>9,863</b>	<b>9,863</b>	<b>9,863</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total 2019</b>	<b>12,022</b>	<b>12,113</b>	<b>10,486</b>	<b>117</b>	<b>466</b>	<b>1,044</b>

The Group's liquidity is managed by ensuring that sufficient cash and deposits are held on short notice and by retaining sufficient reserves to cover short term fluctuations in income.

# Notes to the Financial Statements (continued)

## 20 Subsidiaries

The parent company, Concern Worldwide, has a beneficial and controlling interest in the following subsidiaries:

- (a) Concern Worldwide (UK) is registered as a company limited by guarantee that does not have a share capital. The subsidiary's registered office is at Unit 13 & 14 Calico House, Clove Hitch Quay, Plantation Wharf, London. The wholly owned subsidiary commenced to trade on January 1, 2004. It operates in the United Kingdom and its main activities are to fundraise for and otherwise support the programmes of the Group, which relieve poverty, distress and suffering in the poorest countries of the world. The net assets of Concern Worldwide (UK) at December 31, 2020 were €3.8 million (2019: €3.0 million). The Net gain in funds for the year 2020 was €0.9 million (2019: Net loss €0.7 million).

Concern Worldwide (UK) has a 100% shareholding in Concern Worldwide (NI) which has its registered office at 47 Frederick Street, Belfast, Northern Ireland. Concern Worldwide (NI) operates in Northern Ireland to raise funds for the Group.

- (b) Concern Charity Trading CLG is registered at 52-55 Camden Street, Dublin 2 as a company limited by guarantee and does not have any share capital. The wholly owned subsidiary, which was incorporated in 2000, is registered in the Republic of Ireland. The main activity of Concern Charity Trading CLG is to support specific fundraising activities on behalf of its parent company. The company did not trade during the year. The net assets of Concern Charity Trading CLG at December 31, 2020 were nil (2019: nil). The Company qualifies for the audit exemption as outlined under section 365(2) of the Companies Act 2014.
- (c) Concern Worldwide Korea Foundation ("Concern Korea") has a registered office at (04034) 5 fl, 12, Yanghwa-ro 11-gil, Mapo-gu, Seoul, Republic of Korea. Concern Korea was incorporated on July 22, 2015 and commenced operations on September 1, 2015. Its main activities are to fundraise for and otherwise support the overseas programmes of the Group. Concern Korea also aims to engage the public of Korea in a greater understanding of the issues facing the beneficiaries in the countries in which the Group operates. Concern Korea is recognised as a subsidiary on the basis that the Group can determine the composition of the board of directors. The net assets of Concern Korea at December 31, 2020 were €0.8 million (2019: €1.5 million). The Net gain in funds for the year 2020 was €0.23 million (2019: €0.05 million).

## 21 Commitments, Contingencies and Guarantees

- (i) The 2021 Annual Plan, which was approved by the Board on December 12, 2020, allows for overseas expenditure in 2021 of €176 million. Any increase over this amount requires the approval of the Board.

The Group is committed to assist certain overseas projects for periods in excess of one year. The Group has entered agreements with partner agencies to undertake overseas programme activities which commit it to expenditure of €6.3 million over the next two years. Any payment to be made under these agreements is contingent on the Group's receipt of funds from its co-funders in accordance with funding agreements that have already been signed. Therefore the Group has not recognised a liability in respect of these commitments. All of the agreements require the partner to carry out specific activities and payments will only be made where those activities are satisfactorily completed.

- (ii) Total future lease payments under non-cancellable operating lease agreements at December 31, 2020 in respect of premises used by the Group and Company are as follows:

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Payable on leases in which the commitment expires within:				
One year	806	766	622	590
Two to five years	520	745	201	266
More than five years	1	111	-	-
<b>Total</b>	<b>1,327</b>	<b>1,622</b>	<b>823</b>	<b>856</b>

During the year €0.2 million (2019: €0.2 million) was recognised as an expense in the *Consolidated Statement of Financial Activities* in respect of operating leases.

## Notes to the Financial Statements (continued)

### 21 Commitments, Contingencies and Guarantees (continued)

(iii) Future capital expenditure approved by the Board but not provided for in these financial statements is as follows:

	Group		Company	
	2020	2019	2020	2019
	€'000	€'000	€'000	€'000
Authorised but not contracted	1,315	1,263	1,256	1,213
<b>Total</b>	<b>1,315</b>	<b>1,263</b>	<b>1,256</b>	<b>1,213</b>

- (iv) The Group had entered into a loan agreement in 2008 with its bankers for the original sum of €8.0 million in order to finance the purchase and renovation of a building adjacent to its existing head office, which was secured by a fixed charge on the building. This loan was fully repaid in 2020 and there are no charges on the building as of the balance sheet date.
- (v) During 2020 the Group was the lead agency in 21 (2019: 16) consortia of non-governmental organisations, that were awarded grants and contracts from institutional co-funders to fund programme activities. The total value of these grants and contracts is €180.4 million (2019: €171.1 million). Of this amount, €77.1 million (2019: €70.3 million) is expected to be spent by the Group and the balance will be utilised by the other consortia members.

In 2020, expenditure on these grants and contracts totalled €40.5 million (2019: €36.2 million). Of this amount €16.6 million (2019: €13.3 million) was utilised by the Group and the remainder was utilised by the other consortia members.

The analysis of funds received on behalf of and paid to other consortia members during the year and held on the balance sheet at year end is outlined below:

	Opening balance	Funds received during the year	Funds transferred to partners	Closing balance
	2020	2020	2020	2020
	€'000	€'000	€'000	€'000
Funds relating to consortia members	1,775	49,569	(44,040)	7,304

As the Group signed the agreements and contracts with the institutional co-funders, it has obligations in relation to monitoring and reporting the full expenditure of these grants, and these obligations remain until the projects have been fully concluded. The Group may also be liable for any disallowances by the donor that cannot be recovered from the other consortia members. No provision or disclosure has been made in these accounts for any such liabilities (for which the Group is jointly and severally liable), because the likelihood of them materialising is believed to be remote.

- (vi) At the year end, the Group had contingent liabilities concerning employment related issues in a number of the countries of operation. The Group has not made a provision in the *Consolidated Statement of Financial Activities* for any amounts that may ultimately become payable, because it regards such payments as unlikely to be required.

### 22 Legal Status of Company

In accordance with section 1180 of the Companies Act, 2014, the Company is exempt from including the word 'limited' in its name. The Company is limited by guarantee and has no share capital. At December 31, 2020, there were 707 active members (2019: 649), whose guarantee is limited to €6.35 each.

As permitted by section 304 of the Companies Act, 2014, the Company has not presented its own statement of financial activities. As indicated in Note 17(b), the surplus of the Company after *Other recognised gains and losses* for the financial year was €6.1 million (2019: €5.9 million).

## Notes to the Financial Statements (continued)

### 23 Related Party Disclosures

The Company is availing of the exemption under FRS 102 (33.1A) Related Party Disclosures not to disclose details of transactions with companies within the Group. Note 6 details key management compensation and expenses paid to Board members.

Concern Worldwide (US) Inc. is a not-for-profit organisation registered in the United States of America and is an independent affiliate of the Group. Concern Worldwide (US) Inc. is governed by an independent board of directors which retains full control over the financial and operating policies of the company. The principal activity of Concern Worldwide (US) Inc. is supporting the Group's global humanitarian and development work by raising funds from the US Government, institutional donors and the general public, providing technical support and raising awareness in the United States of America. Concern Worldwide (US) Inc. has entered into separate agreements with the Group whereby it will provide sub-awards from these funds exclusively to the Group for the period that the agreements remain in force. The total amount of funding from Concern Worldwide (US) Inc. in 2020 was €37.1 million (2019: €35.4 million). These grants are accounted for in the same way as grants from governments and other co-funders. There was an outstanding balance of €10.9 million (2019: €9.3 million) due from and no outstanding balance (2019: €0.5 million) due to Concern Worldwide (US) Inc. at the balance sheet date. In addition, during 2020, a grant of €0.2 million (2019: €Nil) was paid to Concern Worldwide (US) Inc. in relation to the fundraising investment approved by the Board.

The Group is a member of the Disaster Emergency Committee (DEC), a UK based charity, and during the year paid a subscription to it of €0.034 million (2019: €0.045 million). Concern Worldwide (UK)'s Executive Director is a trustee of the DEC. The Group's income for the year included €0.4 million (2019: €0.9 million) from DEC appeals.

The Group is also a member of Alliance2015 and in the year paid a subscription of €0.1 million (2019: €0.1 million). There was no amount included from Alliance2015 in the Group's income for the current year (2019: €Nil).

### 24 Post Balance Sheet Events

There have been no events subsequent to the year end that require any adjustment to, or additional disclosure in, the 2020 financial statements.

### 25 Approval of Financial Statements

These financial statements were approved by the Board on April 24, 2021.



## Appendix 1 not forming part of the Financial Statements

### Five Year Summary of Consolidated Statement of Financial Activities

	2020	2019	2018	2017	2016
	€'000	€'000	€'000	€'000	€'000
<b>Income</b>					
Donations and legacies	39,379	37,678	34,881	39,802	36,216
Irish Government	27,009	27,468	26,579	26,880	24,204
Concern Worldwide (US) Inc.(including US Government)	37,142	35,392	25,899	24,478	29,167
European Union	36,397	24,058	24,347	30,538	28,639
UK Government	27,679	20,390	16,354	27,560	22,587
Other international co-funding	30,212	31,342	23,564	26,502	24,526
Donated commodities	11,698	12,383	10,521	15,478	17,821
Trading, investment and other income	924	770	1,364	376	372
<b>Total Income</b>	<b>210,440</b>	<b>189,481</b>	<b>163,509</b>	<b>191,614</b>	<b>183,532</b>
<b>Expenditure</b>					
Afghanistan	3,845	3,576	3,579	4,424	4,188
Bangladesh	11,577	8,913	6,544	4,374	4,407
Burkina Faso	54	-	-	-	-
Burundi & Rwanda	4,586	4,783	3,311	2,644	3,551
Central African Republic	4,915	4,177	3,555	4,444	2,808
Chad	3,781	2,932	2,384	3,306	2,912
Democratic People's Republic of Korea	1,251	2,249	1,466	1,172	1,577
Democratic Republic of Congo	12,772	10,694	7,319	6,411	6,066
Ethiopia	12,877	11,634	11,584	10,513	17,991
Haiti	2,470	1,943	1,670	2,970	4,481
Kenya	8,422	5,807	5,108	3,746	5,540
Lebanon	3,377	5,449	6,433	9,880	7,699
Liberia	2,314	2,149	1,995	2,222	3,373
Malawi	6,794	7,148	4,336	4,036	3,284
Mozambique	113	1,044	115	3,943	4,049
Nepal	-	-	856	1,446	1,067
Niger	4,933	4,807	4,321	3,580	4,739
Pakistan	7,934	8,110	4,613	9,110	11,891
Philippines	-	-	2	-	39
Republic of Sudan	6,293	6,208	5,409	5,516	6,213
Sierra Leone	5,384	4,333	3,461	3,963	5,379
Somalia	20,174	14,471	16,539	23,148	10,513
South Sudan	19,113	20,461	19,903	22,342	20,584
Syria/Iraq	17,348	18,393	13,244	5,251	-
Turkey	11,088	5,692	3,958	12,800	13,891
Tanzania	-	-	-	-	329
Uganda	-	-	106	3,037	4,322
Yemen	61	17	534	269	13
Zambia	-	-	967	2,527	3,481
Other countries & projects	82	235	221	811	1,225
Overseas support costs	10,553	8,059	7,666	8,204	7,042
Governance costs	1,097	952	858	941	902
Development education & advocacy	4,454	4,160	3,892	3,694	3,782
<b>Total cost of charitable activities</b>	<b>187,662</b>	<b>168,396</b>	<b>145,949</b>	<b>170,724</b>	<b>167,338</b>
<b>Raising funds</b>	<b>15,057</b>	<b>15,360</b>	<b>13,862</b>	<b>12,343</b>	<b>12,075</b>
<b>Total expenditure</b>	<b>202,719</b>	<b>183,756</b>	<b>159,811</b>	<b>183,067</b>	<b>179,413</b>
<b>Net income for the year</b>	<b>7,721</b>	<b>5,725</b>	<b>3,698</b>	<b>8,547</b>	<b>4,119</b>

## Appendix 2 not forming part of the Financial Statements

### Irish Aid Programme Funding

**Programme Grant II, Humanitarian Programme Plan and Emergency Response Fund Scheme Grants funded by Irish Aid, Department of Foreign Affairs**

#### A. Grants received from Irish Aid, Department of Foreign Affairs were utilised as follows:

	Programme Grant II	Humanitarian Programme Plan	Emergency Response Fund Scheme	Total
	2020	2020	2020	2020
	€'000	€'000	€'000	€'000
Direct programme activities	18,744	4,020	712	23,476
Programme quality	1,289	134	-	1,423
Programme support and administration	1,279	266	43	1,588
Disposal of assets and other income*	10	-	-	10
<b>Total</b>	<b>21,322</b>	<b>4,420</b>	<b>755</b>	<b>26,497</b>

\* Income generated from the disposal of assets during the year 2020 included Malawi €2,622 and Liberia €7,153.

#### Purpose for which funds received were applied in current year:

	Programme Grant II	Humanitarian Programme Plan	Emergency Response Fund Scheme	Total
	2020	2020	2020	2020
	€'000	€'000	€'000	€'000
Charitable activity/service provision	20,043	4,154	712	24,909
Pay and general administration	1,279	266	43	1,588
<b>Total</b>	<b>21,322</b>	<b>4,420</b>	<b>755</b>	<b>26,497</b>

#### Details of the direct programme activities are as follows:

	Programme Grant II
	2020
	€'000
Assets and return on assets	10,688
Inequality	2,744
Risk and vulnerability	4,772
Active citizenship	350
Public engagement	200
<b>Total direct programme expenditure</b>	<b>18,754</b>

## Appendix 2 not forming part of the Financial Statements (continued)

### Irish Aid Programme Funding (continued)

#### Expenditure by Country

	Programme Grant II	Humanitarian Programme Plan	Emergency Response Fund Scheme	Total
	2020	2020	2020	2020
	€'000	€'000	€'000	€'000
Afghanistan	980	419	-	<b>1,399</b>
Bangladesh	1,150	-	-	<b>1,150</b>
Burundi & Rwanda	1,664	-	-	<b>1,664</b>
Chad	1,335	392	142	<b>1,869</b>
Central African Republic	1,300	435	-	<b>1,735</b>
Democratic People's Republic of Korea	300	-	-	<b>300</b>
Democratic Republic of Congo	1,000	458	-	<b>1,458</b>
Ethiopia	1,052	360	94	<b>1,506</b>
Haiti	1,020	-	-	<b>1,020</b>
Lebanon	-	641	-	<b>641</b>
Liberia	1,007	-	-	<b>1,007</b>
Malawi	1,602	-	62	<b>1,664</b>
Niger	1,050	-	-	<b>1,050</b>
Republic of Sudan	1,042	117	141	<b>1,300</b>
Sierra Leone	1,450	-	-	<b>1,450</b>
Somalia	1,200	435	139	<b>1,774</b>
Syria/Iraq	-	328	-	<b>328</b>
Republic of South Sudan	1,052	435	-	<b>1,487</b>
Turkey	-	-	134	<b>134</b>
Active Citizenship	350	-	-	<b>350</b>
Public Engagement	200	-	-	<b>200</b>
<b>Total direct programme expenditure</b>	<b>18,754</b>	<b>4,020</b>	<b>712</b>	<b>23,486</b>

In addition to the funding outlined above, a grant of €445,500 was received for COVID-19 Emergency Response in Sierra Leone, covering the period July 1, 2020 to February 28, 2021. As at December 31, 2020, total expenditure was €122,433, which was spent on charitable expenditure/service provision. A grant of €400,000 was received in Ethiopia for a Multi-sectoral Response to the Humanitarian Crisis in Tigray and its bordering areas for the period December 4, 2020 to February 28, 2021. As at December 31, 2020, total expenditure was €2,046, which was spent on charitable expenditure/service provision. A grant of €14,945 was received by Concern by way of co-funding by Irish Aid towards EU project, 1Planet4All. As at December 31, 2020 total expenditure was €8,459, which was spent on charitable expenditure/service provision. Funds received for the grants were restricted for use in line with the terms agreed with Irish Aid, Department of Foreign Affairs.

## Appendix 2 not forming part of the Financial Statements (continued)

### Irish Aid Programme Funding (continued)

#### B. Analysis of Movement in Irish Aid Accrued and Deferred Income Related to the Above Grants for the Year Ended December 31, 2020

	Opening balance	Cash received	Income earned	Closing balance
	2020	2020	2020	2020
	€'000	€'000	€'000	€'000
Programme Grant II	-	21,322	(21,322)	-
Humanitarian Programme Plan	-	4,428	(4,420)	8
Emergency Response Fund Scheme	-	755	(755)	-
Other	25	1,149	(512)	662
<b>Total</b>	<b>25</b>	<b>27,654</b>	<b>(27,009)</b>	<b>670</b>

Concern Worldwide was compliant with Irish Government Circulars relevant to the above noted grants during the year to the best of our knowledge, including Circular 44/2006 "Tax Clearance Procedures Grants, Subsidies and Similar Type Payments".

The Irish Aid Programme Grant II and Humanitarian Programme Plan grants were utilised during the period January 1, 2020 to December 31, 2020. The Emergency Response Fund Scheme grants were utilised during the following periods; Turkey March 1, 2020 to April 30, 2020; Chad March 23, 2020 to July 22, 2020; Republic of Sudan April 1, 2020 to September 30, 2020; Malawi April 2, 2020 to May 31, 2020; Ethiopia April 2, 2020 to July 30, 2020; Somalia June 1, 2020 to October 31, 2020. Republic of Sudan also received a reallocation from Humanitarian Programme Plan in the amount of €125,000 in December 2020, of which €116,810 was utilised as at December 31, 2020 and a balance of €8,190 was carried forward to 2021.

Funds received from Irish Aid Programme Grant II, Humanitarian Programme Plan and Emergency Response Fund Scheme were restricted for use in line with the terms agreed with Irish Aid, Department of Foreign Affairs.



## Appendix 3 not forming part of the Financial Statements

### Grants to Partner Agencies

The top 50 grant recipients in 2020 are listed below:

	Name of partner agency	Country	No. of grants	2020 €'000
1	Sajida Foundation (SF)	Bangladesh	3	1,513
2	Lifeline Gedo	Somalia	4	1,101
3	Shabelle Community Development Organization (SHACDO)	Somalia	10	817
4	Jagrata Juba Shangha	Bangladesh	2	815
5	Kurdistan Reconstruction and Development Society, Iraq	Syria/Iraq	4	808
6	Assistance for Social Organization and Development	Bangladesh	4	690
7	Youth Link	Somalia	4	623
8	Lodhran Pilot Project (LPP)	Pakistan	1	570
9	Partners in Health and Development	Bangladesh	1	527
10	Veer Development Organisation (VDO)	Pakistan	1	522
11	Khulna Mukti Seba Sangstha	Bangladesh	1	485
12	Research and Development Foundation (RDF)	Pakistan	1	479
13	People's Primary Healthcare Initiative (PPHI)	Pakistan	2	461
14	Bahar Organisation	Syria/Iraq	1	406
15	Gökkuşuğu Eğitim Kültür Ve Yardımlaşma Derneği	Turkey	4	403
16	Bir Dünya Çocuk Derneği	Turkey	3	401
17	Malatya-Suriyelilerle Dayanışma Ve Eğitim Derneği	Turkey	4	396
18	Participatory Rural Development Society (PRDS)	Pakistan	1	382
19	Sindh Rural Partners Organization (SRPO)	Pakistan	2	334
20	Prime Foundation	Pakistan	2	329
21	Maya Vakfi	Turkey	2	324
22	Avaz Derne	Turkey	4	316
23	Churches Action in Relief and Development	Malawi	2	307
24	Nile Hope	South Sudan	2	293
25	Bonyan Organization	Turkey	2	258
26	Sukaar Foundation	Pakistan	2	252
27	Pumpaid PROSPER	Malawi	1	248
28	Thardeep Rural Development Programme (TRDP)	Pakistan	3	238
29	Association pour la Promotion des Libertés Fondamentales au Tchad (APLFT)	Chad	1	225
30	Sened Derne	Turkey	3	221
31	Pakistan Community Development Programme (CDP)	Pakistan	1	206
32	Somliland Skills Training Association (SOSTA)	Somalia	1	205
33	Pakistan National Forum on Women's Health (PNFWH)	Pakistan	1	204
34	Social & Economic Enhancement Program	Bangladesh	1	192
35	Gargaar Relief and Development Organization (GREDO)	Somalia	1	177
36	Sami Foundation	Pakistan	2	175
37	Water Environment and Sanitation Society (WESS)	Pakistan	3	171
38	Initiative for Development and Empowerment Axis (IDEA)	Pakistan	4	164
39	Rupantar	Bangladesh	2	160
40	Fast Rural Development Program (FRDP)	Pakistan	1	156
41	Shifa Foundation	Pakistan	1	152
42	RDRS Bangladesh	Bangladesh	1	130
43	Suriye Yardim Derneği (Syria Relief)	Turkey	1	117
44	Nari Maitree	Bangladesh	1	112
45	Cesvi	Mozambique	1	112
46	Balochistan Rural Development Society (BRDS)	Pakistan	2	107
47	Great Lakes Inkingi Development (GLID)	Burundi & Rwanda	2	101
48	Coalition for Humanity	South Sudan	1	99
49	Voice of Older People and Family	Syria/Iraq	1	96
50	SAWA Sudan For Development and Humanitarian Aid (SSDHA)	Republic of Sudan	1	94
	<b>Subtotal</b>			<b>17,674</b>
51	Other partners			1,178
	<b>TOTAL</b>			<b>18,852</b>

## Appendix 4 not forming part of the Financial Statements

### Income earned on grants funded by European Union\*

\* Excluding grants funded by the Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO)

Country	EU Programme	Project Name	Income Earned 2020 €'000
Bangladesh	Development Cooperation Instrument	Improving health and nutrition status of urban extreme poor in Bangladesh through sustainable health service provision	114
Bangladesh	Development Cooperation Instrument	Promoting sustainable health and nutrition opportunities for marginalized urban extreme poor population (PROSHOMON) in Bangladesh	975
Bangladesh	Development Cooperation Instrument	Collective responsibility action and accountability for improved nutrition (CRAINN)	723
Burundi	Instrument contributing to Stability and Peace	Supporting Burundian youth in the context of a crisis	229
Burundi	European Development Fund	Measure of support to the resilience of the populations of Burundi	661
Burundi	Development Cooperation Instrument	Inkingi Z'amahoro Mw'Iterambere- Insertion socio-économique des jeunes pour la paix et le développement	20
Central African Republic	EU Trust Fund	Integrated support to agropastoralist for livelihoods and markets	501
Central African Republic	EU Trust Fund	I LA TENE TI TO NA MBONGO - Tous ensemble pour le sud-est' - Programme de relèvement socioéconomique dans la zone sud-est de la RCA (RELSUDE)	406
Chad	EU Trust Fund	Programme de développement inclusif des zones d'accueil – zone Sud (DIZA Est)	834
Democratic People's Republic of Korea	Development Cooperation Instrument	Rural and urban nutrition (RUN)	5
Democratic People's Republic of Korea	Development Cooperation Instrument	Rural and urban nutrition II (RUN II)	69
Democratic People's Republic of Korea	Development Cooperation Instrument	Scaling up sustainable technologies for action on improved nutrition (SUSTAIN)	107
Ethiopia	EU Trust Fund	Job creation for potential migrants in Addis Ababa	65
Kenya	European Development Fund	COVID-19: Enhanced preparedness and action: Social safety nets for vulnerable households living in informal settlements in Nairobi, Kenya	2,026

## Appendix 4 not forming part of the Financial Statements (continued)

### Income earned on grants funded by European Union (continued)

Country	EU Programme	Project Name	Income Earned 2020 €'000
Lebanon	European Neighbourhood Instrument	Mashta Hassan and Chadra Sewage Pipe Network and WWTP and pipeline capacity extension in Mashta Hammoud	200
Liberia	European Development Fund	EU Liberia Agriculture programme (EULAP)	523
Malawi	Development Cooperation Instrument	PRO-ACT FUTURE	360
Malawi	Development Cooperation Instrument	Raising assets and income for a sustainable environment in Malawi (RAISE) (ProAct'19)	95
Niger	Development Cooperation Instrument	Projet d'appui à la fortification alimentaire au Niger PAFAN	51
Niger	EU Trust Fund	Projet intégré d'appui à la résilience des populations vulnérables réfugiées, déplacées, retournées et hôtes de la région de Diffa, Niger	872
Pakistan	Development Cooperation Instrument	Programme for improved nutrition in Sindh (PINS) Nutrition Specific ER-2	592
Republic of Sudan	EU Trust Fund	Strengthening resilience for IDPs, returnees & host communities in West Darfur	577
Republic of Sudan	EU Trust Fund	Humanitarian development nexus: Building resilient communities in West Kordofan (BRICK)	871
Somalia	EU Trust Fund	Enhancing integration of displacement affected communities in Somalia (EIDACS)	442
Somalia	EU Trust Fund	Enhancing integration of displacement affected communities in Somalia (EIDACS B)	24
Somalia	EU Trust Fund	Durable solutions and reintegration support to displacement affected communities in Jubaland State of Somalia	95
Somalia	EU Trust Fund	Wadajir - Ensuring durable solutions for and reintegration of displacement affected communities in Somaliland	172
Somalia	EU Trust Fund	Social transfers to vulnerable Somali people (SAGAL)	119
Turkey	EU Trust Fund	Building Tomorrow	5,108
Ireland	European Voluntary Humanitarian Aid Corps EU Aid Volunteers (EUAV)	EU Aid Volunteers Initiative: Deployment	228
Ireland	Development Cooperation Instrument	1Planet4All - Empowering youth, living EU values, tackling climate change	93
			<b>17,157</b>







Concern Worldwide adheres to the following Codes:

**The Charities Governance Code issued by the Charities Regulator of Ireland.**

**The Dóchas Code of Conduct on Images and Messages.**

**The Irish Development NGO's Code of Corporate Governance.**

Concern Worldwide is a certified member of the **Core Humanitarian Standard (CHS) Alliance.**

Concern Worldwide is a member of **Alliance2015.**

Design: [www.reddog.ie](http://www.reddog.ie)

### Beatrice, Kenya

Beatrice meets mothers and children at a rural outreach centre where Concern provides nutrition services. **Photo:** Jennifer Nolan / Concern Worldwide. (This photo was taken in early 2020 before COVID-19 restrictions)

### On the front Cover

Abdia Ibrahim Hassan, Kenya, cannot earn an income selling jewellery because of COVID-19 restrictions. Concern advised her on correct hand hygiene, nutrition and on accessing government COVID-19 initiatives. **Photo:** Ed Ram / Concern Worldwide

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