



Building

long-term

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On the cover

Hamida* (55) is a member of a vegetable production group in Farkhar, Afghanistan as part of Concern's AWARE (Advancing Women-led Hanaano Agribusinesses to Reach Economic Empowerment) programme. **Photo:** Nava Jamshidi/Concern Worldwide. *Name changed to protect the identity of the individual.

On this page

Rabia* (9), Bahman* (13) and Asia* (7) in a Concern-supported shelter in Chahar Dara, Kunduz, Afghanistan. **Photo:** Nava Jamshidi/Concern Worldwide. *Name changed to protect the identity of the individual.

Hanaano Programme in Mandera Triangle

The Hanaano programme is tackling child wasting in the Mandera Triangle, where the borders of Ethiopia, Somalia, and Kenya meet.

Read more on page 54

New Health Clinics in Afghanistan

Eight new health clinics serving over 80,000 people were set up in 50 communities across Takhar and Badakhshan in northeast Afghanistan.

Read more on page 70

Concern in Conflict Zones

Concern works primarily in fragile and conflict-affected areas, such as Sudan, Gaza, and Ukraine, to alleviate the suffering linked to by the effects of conflict.

Read more on page 24

resilience

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WHO WE ARE AND WHAT WE DO

Our Identity – Who We Are

Concern Worldwide is an international, humanitarian, non-governmental organisation dedicated to the elimination of extreme poverty and the reduction of human suffering, primarily in fragile countries.

Somalia

Surad* (55) runs her own shop in Bondhere district in Mogadishu. Concern's Self-Help Group (SHG) model gave Surad* the support and skills she needed to begin her own business. **Photo:** Adnan Mohamed/Concern Worldwide.

*Name changed to protect the identity of the individual.



Our Vision

A world where all people live in peace and prosperity and are treated equally, with dignity and respect.

Our Mission

We work with people living in extreme poverty to achieve major improvements in their lives which last and spread without ongoing support from Concern. Informed by the priorities of affected communities, we go where the needs are greatest and work to save lives, protect and develop livelihoods, support recovery, and build long-term resilience.



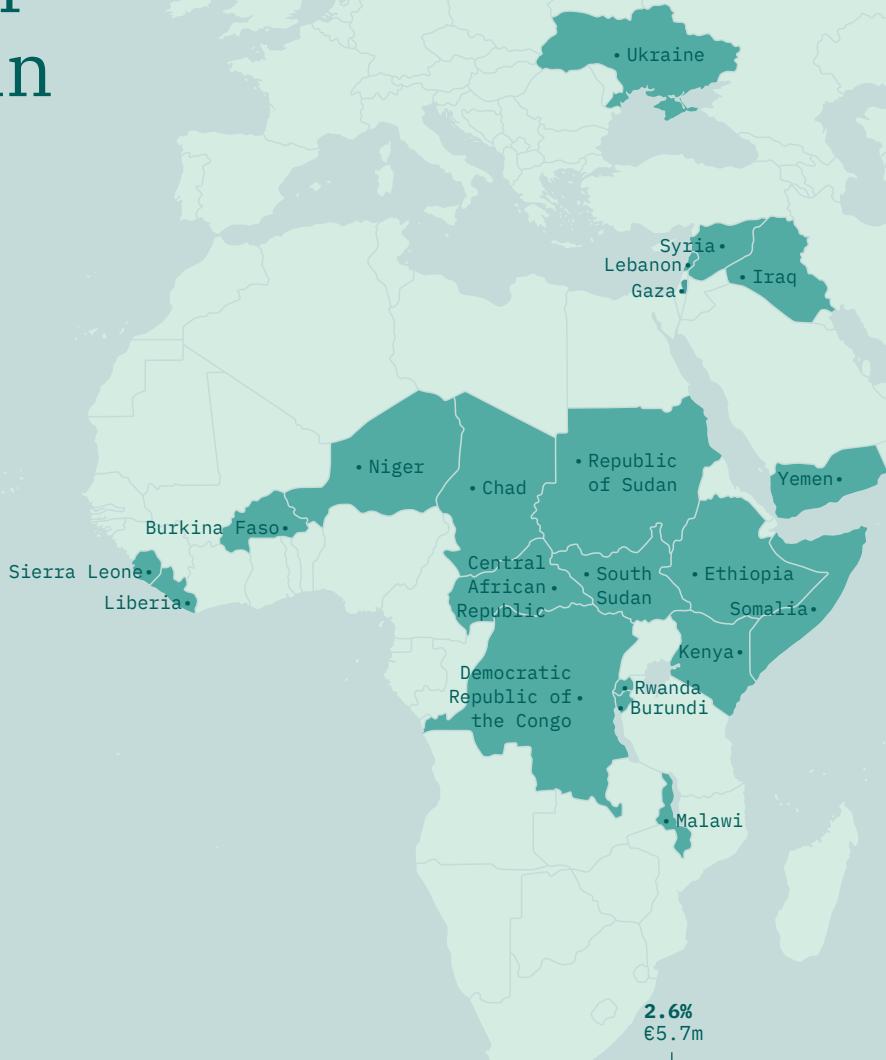
Our Core Values

To advance our mission and achieve quality and impact in all that we do, our work is guided by our core values and nurturing a culture of inclusion, compassion, and humanity. Built on the inspiration of our founders and our long record of delivering effective programmes, our values reflect our history and our commitment to addressing extreme poverty in the most fragile countries.

- » **We are community-led**, listening to and building trust with communities to agree effective solutions to their needs.
- » **We are courageous** in our programming in the most challenging contexts, going the extra mile to support those most in need.
- » **We are committed** to equality in all our work, strengthening our culture where those who work with Concern feel valued, safe, trusted, and supported to thrive.
- » **We are collaborative** in our approach by working with partners, peers, and those who support and fund us.

WHERE WE WORK

In 2025, Concern worked in 27 countries, supporting people living in extreme poverty to achieve major improvements in their lives.



87.4%

Expenditure on International Relief and Development

Expenditure



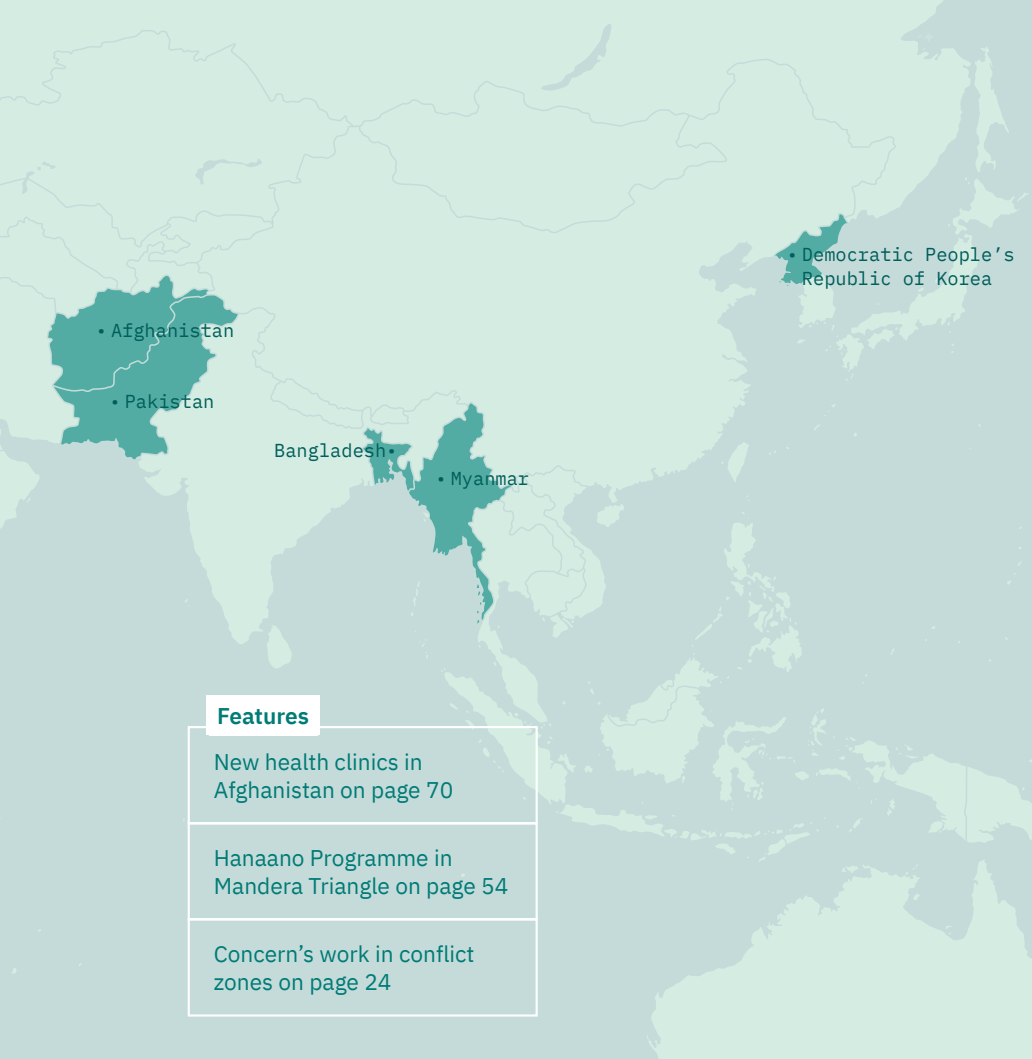
27

Countries & Territories

23m

People Reached

- _____ Afghanistan
- _____ Bangladesh
- _____ Burkina Faso
- _____ Burundi
- _____ Central African Republic
- _____ Chad
- _____ Democratic People's Republic of Korea
- _____ Democratic Republic of the Congo
- _____ Ethiopia
- _____ Gaza
- _____ Haiti
- _____ Iraq
- _____ Kenya
- _____ Lebanon
- _____ Liberia
- _____ Malawi
- _____ Myanmar
- _____ Niger
- _____ Pakistan
- _____ Republic of Sudan
- _____ Rwanda
- _____ Sierra Leone
- _____ Somalia
- _____ South Sudan
- _____ Syria
- _____ Ukraine
- _____ Yemen



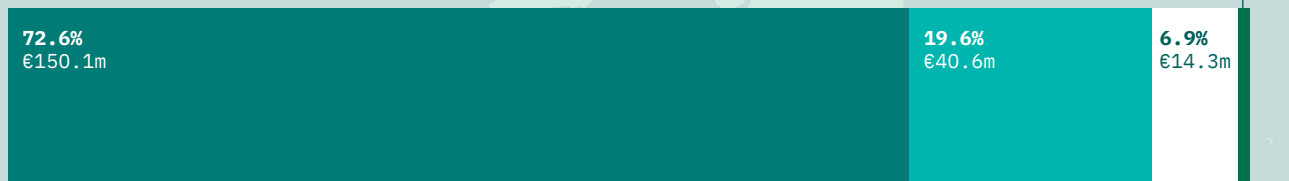
Features

New health clinics in Afghanistan on page 70

Hanaano Programme in Mendera Triangle on page 54

Concern's work in conflict zones on page 24

Income



- Grants from Governments and Other Institutional donors
- Donations and Legacies
- Donated Commodities
- Other Sources

With expert
staff and partners,
Concern supports
communities
in crisis to
rebuild lives
and achieve



Scan to hear more
from the Chair

The start of 2025 was marked by significant challenges with unprecedented cuts to humanitarian aid and development assistance by the US. While the US cuts were the most significant, they were reflective of a trend in many donor countries. In an era when funding is being reduced, we are seeing humanitarian needs increase globally.



Ireland is one of the few exceptions to this trend and is to be commended for increasing its official development assistance (ODA) budget. Ireland has also committed to continue to increase its ODA annually, working towards the UN target of 0.7% of 2030 Gross National Income. Concern and Irish Aid have worked in partnership for over 50 years, delivering programmes that tackle poverty, hunger, and humanitarian needs. Our Irish Aid-funded programme Hanaano, in Ethiopia, Kenya, and Somalia, is evidence that nutrition programming is about more than just food security. Here, the approach to ending child wasting is to provide entire communities with a future, and activities focus on nutrition, good hygiene, and promoting equality. Minister of State for International Development and the Diaspora, Neale Richmond, visited this programme in early 2026 as part of a trip to see the impact of Irish Aid funding in Ethiopia.

The reduction of humanitarian budgets required the Board to make difficult decisions to ensure that Concern Worldwide could continue to fulfil its mission while remaining sustainable. There have been both voluntary and compulsory staff redundancies across the organisation, and a scaling-back of some programme activities. Throughout this period, I have witnessed the commitment and determination of our staff and partners, who continue to carry out the work of Concern with unparalleled expertise, supporting the resilience of programme participants to rebuild their lives in the midst of crisis. We believe that prudent decision-making, good governance, and organisational agility will allow us to continue our essential work in this time of unprecedented change. I would like to commend my fellow Board members, the CEO, and the Senior Management Team for the leadership they have shown during this difficult time.

2025 saw the development of a new Strategic Plan for the organisation – *Saving and Transforming Lives: Addressing hunger, conflict, and the climate crisis in countries facing extreme poverty and fragility*. In parallel, a newly-approved Policy Statement refreshes the vision, mission, and values of Concern. Both the Policy Statement and the Strategic Plan reflect Concern’s track record of implementing high-quality programmes and continuing our commitment to the elimination of extreme poverty. To address ongoing uncertainty, we incorporated additional review periods to ensure that the plan is responsive to changing trends and contexts.

I took on the role of Chair in June 2025 and would like to thank my predecessor, Donal D’Arcy, for his long service to Concern. I would also like to acknowledge my fellow Board and Committee members, staff members both in Ireland and overseas, partners, Concern’s membership, volunteers, supporters, and all those who contribute to the mission of Concern and share in our vision of a world where all people live in peace and prosperity and are treated equally, with dignity and respect.

Although we face an unprecedented level of challenges, I am confident that Concern has taken the correct steps and is well-positioned to continue to go where the needs are greatest and make a meaningful contribution addressing extreme poverty and humanitarian needs.

Dr. Rosalyn Tamming
Chair, Concern Worldwide

lasting resilience.

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

The contexts in which Concern works are becoming increasingly fragile. Humanitarian needs continue to rise, while global funding for ODA is declining amid heightened geopolitical instability and weakening multilateral cooperation.



At the same time, increases in the number and intensity of conflicts and reduced adherence to international humanitarian law are contributing to persistent and deepening levels of suffering, displacement, extreme poverty, hunger, and malnutrition. We are seeing increased need for and reliance on humanitarian assistance at a time when this assistance is becoming ever more scarce.

In response to reductions in global ODA, and to ensure that Concern continues to deliver lifesaving humanitarian assistance, we were compelled to take the difficult decision to close our country programmes in North Korea (DPRK), Lebanon, and Rwanda and to implement redundancies in all of our support offices and countries of operation. I want to sincerely thank all staff for their patience, professionalism, and understanding throughout this process. While these decisions were deeply difficult, Concern remains resilient and firmly committed to maximising its impact and transforming lives worldwide.

Despite these challenges, our teams continued to demonstrate extraordinary dedication in 2025, working tirelessly to support vulnerable communities. Operating across 27 countries and territories, Concern's programmes reached 23 million people during the course of the year.

An independent evaluation of our AWARE programme in Afghanistan found that it strengthened community support for women's income generation and created safe spaces for women to engage economically. Participants reported marked gains in self-confidence, with life satisfaction rising from 4% at baseline to 96%, alongside a 26% increase in women's involvement in household financial decision-making.

In Cox's Bazar, Bangladesh – home to an estimated 1.3 million people living in the world's largest refugee camp – we accompanied national broadcaster RTÉ to visit our programmes and document the ongoing challenges faced

by the Rohingya community after more than eight years of displacement. In 2025, we continued to focus on improving health and nutrition outcomes for Rohingya refugees. Across 17 nutrition centres, we supported 317,000 individuals through activities such as the management and prevention of acute malnutrition, psychosocial support, and home gardening training.

Over the past ten years, Concern Korea has grown into an organisation supported by 76,000 regular-giving donors, and has received fifteen grants from the Korean government. This milestone reflects a decade of dedicated collaboration, public engagement, and meaningful impact.

In Ireland, we launched our ambitious three-year growth marketing campaign, *It's Our Concern*. The campaign seeks to strengthen personal connections between people in Ireland and Concern, drawing on Ireland's own history to highlight shared values of solidarity with people affected by poverty, hunger, and conflict. We are delighted this campaign has been shortlisted for Advertising Campaign of the Year at the 2026 Marketing Institute Ireland AIM Awards.

Our flagship Concern Debates programme marked its 40th anniversary in 2025. Over four decades, approximately 85,000 students have participated in these debates, developing skills in research, analysis, respectful disagreement, critical thinking, and global citizenship. In September 2025, 168 secondary schools began the competition, supported by 130 volunteer adjudicators, with two excellent finalists, Laurel Hill Secondary School FCJ from Limerick and Sandford Park School from Dublin, debating the motion 'The world is more equal now than it was forty years ago'.

The compassion and generosity of the Irish public remained evident throughout the year. Through the Cook for Gaza campaign, individuals, schools, workplaces, and community groups raised over €165,000 in support of the Concern

We are seeing increased need for and reliance on humanitarian assistance at a time when this assistance is becoming ever more scarce.



Scan to hear more from the Chief Executive Officer

Gaza Appeal. These funds contributed to lifesaving assistance, including the provision of clean, safe water for over 100,000 people in Gaza during 2025.

Concern was founded in 1968 by a small group united by their determination to respond to famine in Biafra. Nearly sixty years later, in a time of immense humanitarian need, we hold fast to that same determination: to ensure that wherever extreme poverty exists in the world, it is still our concern.

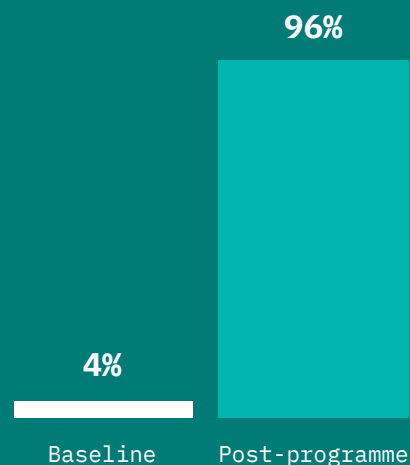
Dominic Crowley
Chief Executive Officer, Concern Worldwide

BENEFITS OF AFGHANISTAN'S AWARE PROGRAMME

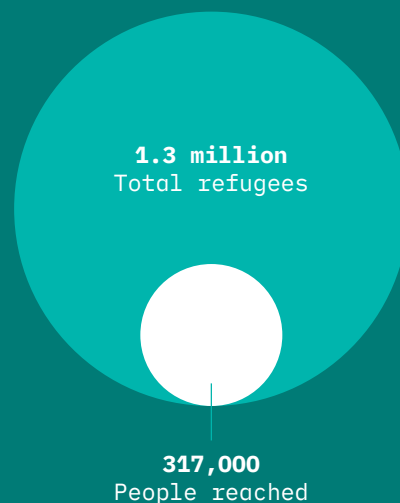
+26%

increase in women's involvement in household financial decision-making after participating in the AWARE programme

Rates of life satisfaction among participants of the AWARE programme



POPULATION LIVING IN COX'S BAZAR, BANGLADESH VERSUS CONCERN'S HUMANITARIAN REACH



A photograph of a man with a beard, wearing a patterned shirt, looking down at a banana plant in a field. The background is filled with large green banana leaves. The text "Strength" is overlaid in white at the top left, and "in" is overlaid in white on the right side of the image.

Strength

in



REPORT OF THE BOARD

The Board of Concern Worldwide presents its report and consolidated financial statements for the year ended December 31, 2025.

times of crisis

Ethiopia

Hussein Abdulahi Hussein (60) is a farmer and a father of 12 children in Alloley Kebele, Dollo Bay District in the Somali Region of Ethiopia. Hussein leads a group of 45 farmers who are part of an agriculture group supported by the Hanaano Programme. With this support, they received an improved variety of seeds, a generator, fuel, water pumps, and training.

Photo: Adnan Ahmed/Concern Worldwide

2025 was the final year of the organisational Strategic Plan (2021–2025).

Throughout 2025, Concern's Senior Management Team implemented an organisation-wide consultation process to develop a new organisational Strategic Plan (2026–2030). This process created the space to reflect on the successful implementation of work based on the programme framework and agreed objectives. A detailed analysis of the implementation of the Strategic Plan 2021–2025 was undertaken, identifying what worked well and what changes would be necessary to support the organisation in an increasingly unpredictable world. The review process provided us with a valuable opportunity to reflect on Concern's strengths and capacity to adapt to the challenges faced during the lifetime of the plan, which began during the COVID-19 global pandemic and ended with the sharp, sudden and severe global funding crisis.

The near collapse of the global humanitarian funding system has inevitably had an impact on all parts of the organisation, most severely on country programmes. Concern responded in a pragmatic and efficient way to ensure our work continues to the highest standards, with minimum disruption. This was a difficult task, requiring great flexibility, dedication, and courage to make difficult decisions and changes, while still delivering on commitments to achieve the greatest impact possible for programme participants experiencing extreme poverty in very difficult circumstances. The determination and commitment of Concern's staff to go where needs are greatest and work to save lives, protect and develop livelihoods, support recovery, and build long-term resilience in increasingly fragile contexts across 27 countries is evident in this report.

In response to increasing global instability and challenging operating contexts, Concern's Board approved the organisational Policy Statement (2026–2035), a new organisational Strategic Plan, and an organisational theory of change. These strategic documents reinforce the commitment of all Concern staff to the mission and vision of the organisation, and to achieving the ambition of the next Strategic Plan (2026–2030) – **to save and transform lives.**

Our Programme Framework

Impact

Mission:
Eliminating Extreme Poverty

Five-Year Ambition:
Greater Impact for the Furthest Behind

Programme Outcomes

Humanitarian

- » Lives saved
- » Suffering reduced
- » Dignity maintained
- » Community preparedness strengthened

Extreme Poverty

- » Improved assets
- » Reduced risk & vulnerability
- » Greater equality
- » Systems strengthened

Pro-Poor Influence

- » Policies influenced
- » Policy events engagement
- » Evidence documented

Programmes

Emergency

Livelihoods

Health

Education

Approaches

- » Partnership
- » Equality
- » Disaster Risk Reduction
- » Resilience-Building
- » Protection
- » Environmental Sustainability/
Climate Adaption
- » Conflict Sensitivity/Transformation

GOAL 1

Reaching the Furthest Behind First



Objective 1	Actions and KPIs	Key Successes in 2025
<p>To achieve greater impact on hunger and extreme poverty globally, with particular focus on fragile and conflict-affected contexts.</p>	<p>Action: Benefit more people living in extreme poverty, both in the countries in which we operate and in new countries of operation.</p> <p>KPI: Number of people (and countries) reached</p>	<p>Across 27 countries and territories, Concern supported:</p> <ul style="list-style-type: none"> » 7.6 million programme participants directly, 55% of whom were women and girls. » 15.4 million people benefitted indirectly from Concern’s development and emergency programming across all sectors. » 23 million – the total number of people reached with livelihood support and healthcare, including nutrition, maternal and child health, and water, sanitation, and hygiene services. <p>Total participants (direct & indirect) by sector:</p> <ul style="list-style-type: none"> » Emergency: 15.7 million people » Education: 600,000 people » Livelihoods: 2.6 million people » Health: 2.9 million people » Integrated programmes: 1.2 million people
	<p>Action: Pilot more localised approaches based on local contexts and organisational experience.</p> <p>KPI: Expansion of our work through local and national partners</p>	<p>Partnerships and localisation are included in strategic plans for 22 countries, 16 of which have finalised a specific localisation and partnership strategy for their programmes.</p> <p>Concern on-granted €28.3 million to 141 partners in 2025, 108 of which were local and national NGOs. These local and national NGO partners received €25.6 million – 13.3% of our total programme expenditure.</p> <p>Concern became signatories to the Charter for Change, an initiative led by both national and international NGOs to practically implement changes to the way the humanitarian system operates in order to enable more locally-led responses.</p>

TOTAL PEOPLE REACHED: 23 MILLION



TOTAL PARTICIPANTS (DIRECT & INDIRECT) BY SECTOR



Reaching the Furthest Behind First



Objective 2	Actions and KPIs	Key Successes in 2025
<p>To strengthen community resilience to future emergencies and respond rapidly to people affected by humanitarian crises.</p>	<p>Action: Strengthen community resilience.</p> <p>KPI: Increase in the number of countries engaged in related activities</p>	<p>Over 880,000 programme participants across 18 countries have increased their capacity to anticipate, absorb, and adapt to climate-related hazards.</p> <ul style="list-style-type: none"> » Community resilience work including agroforestry across 21 programmes in 11 countries engaged over 87,000 people, who participated and benefitted directly from Integrated Landscape Management (ILM) activities promoted by Concern. This work included watershed management, farmer-managed natural regeneration, and agroforestry. » Nearly 11,000 households received fuel efficient stoves, reducing firewood and charcoal demand, lowering emissions, and improving indoor air quality.
	<p>Action: Respond to crises as they emerge.</p> <p>KPI: Number of emergency responses</p>	<p>Across 22 countries, 45 emergency responses were implemented, reaching 5.6 million people directly and 10.1 million people indirectly. These responses covered natural and man-made crises and were implemented in collaboration with communities and partners in some very challenging contexts.</p>

Objective 3	Actions and KPIs	Key Successes in 2025
<p>To enhance our commitment to quality programming, learning and accountability.</p>	<p>Action: Continuously improve our programme quality and accountability.</p> <p>KPI: Number of evaluations carried out and the number indicating overall satisfactory ratings</p>	<p>Two meta evaluations were conducted focussing on Concern’s health programmes, and emergency response work.</p> <p>Additionally, we conducted 14 formal final evaluations:</p> <ul style="list-style-type: none"> » 11 evaluations externally commissioned » 3 internal evaluations » 6 evaluations using OECD Development Assistance Committee criteria » All evaluations received the highest possible rating of ‘satisfactory’

GOAL 2



Driving Urgent Action on Hunger, Conflict, and the Climate Crisis

Objective 1	Actions and KPIs	Key Successes in 2025
<p>To influence the public, the media, and key decision-makers on policies and strategies that have the greatest impact on extremely poor people, with particular focus on inadequate action to address conflict, the climate crisis, and hunger.</p>	<p>Action: Hone external communications, strategic relationships, and investments in research on climate change, conflict, and hunger.</p> <p>KPI: Number of published papers on fragile and conflict-affected contexts, conflict, hunger, and the climate crisis</p>	<p>External influencing covered a range of issues and activities across support and country offices.</p> <p>A pre-budget brief presented to the Irish Government focussed on the importance of commitments made to Sudan and Afghanistan in the Programme for Government, and the need to retain and increase Official Development Assistance (ODA).</p> <p>A pre-budget briefing was presented to UK MPs in the lead-up to the annual budget.</p> <p>Political engagement included 41 letters, accompanying briefs, and follow-up engagement with elected officials and policymakers in Ireland, UK, and EU on a variety of issues, including food security and nutrition, the crisis in Sudan, Afghanistan and other contexts, funding shortfalls, and the humanitarian consequences of conflict and the climate crisis.</p> <p>The 20th edition of the Global Hunger Index was published in October, focussing on progress towards achieving Zero Hunger. The publication was launched in eight countries throughout 2025, including Kenya and South Korea, and supported advocacy on nutrition. A virtual global launch was attended by over 350 people.</p>

GOAL 2 (Continued)



Driving Urgent Action on Hunger, Conflict, and the Climate Crisis

Objective 2	Actions and KPIs	Key Successes in 2025
<p>To propose solutions to long-term, complex challenges related to conflict, hunger, and the climate crisis through focussed thought leadership anchored in our action research, experience, and learning.</p>	<p>Action: Gather evidence on interventions that offer solutions related to climate change, conflict, and hunger, and use these as the basis for our influencing work.</p> <p>KPI: Research outputs utilised at national and global levels to increase visibility and influence</p>	<p>Evidence from the Hanaano programme in Ethiopia, Kenya, and Somalia, informed focussed advocacy at national level and at major regional and global platforms, including the UN Food Systems Summit, the Africa Food Systems Forum, the Africa Climate Summit and COP30.</p> <p>Zurich Climate Resilience Alliance (ZCRA) research <i>‘Adaptation Finance and the Private Sector: opportunities and challenges for developing countries’</i> was shared with COP climate finance negotiators. Concern coproduced the fifth edition of ODI’s <i>‘A Fair Share of Climate Finance?’</i>, launched ahead of COP30, and shared lessons from Bangladesh, Pakistan, Malawi and the Horn of Africa on adaptation in fragile and conflict affected contexts.</p> <p>Concern’s EU policy engagement included presentations to the European Commission and EU Member States on the Sahel and other fragile contexts. In the United Kingdom, our political engagement included parliamentary roundtables and briefings with parliamentarians, key Ministers and King Charles III, with evidence and presentations from Yemen, Sudan, Somalia, and the Democratic Republic of Congo.</p>

Objective 3	Actions and KPIs	Key Successes in 2025
<p>To use our global network to amplify the voices and experience of communities caught up in conflict, hunger, and the climate crisis.</p>	<p>Action: Ensure that the voices of those most affected by poverty and disasters are at the forefront of our analysis, advocacy, and communications.</p> <p>KPI: Number of external communications using the testimonies of people living in extreme poverty</p>	<p>At the United Nations Commission on the Status of Women (CSW), Concern organised a side event alongside Ireland’s Permanent Mission to the United Nations, Trinity College Dublin, and the World Bank. The event, entitled <i>‘Shaping Change: Women’s Empowerment within Social Protection Programming’</i>, focussed on evidence and learning from Graduation programming and gender equality in Malawi.</p> <p>Where possible, all media outreach and digital content supporting advocacy objectives, directly referenced the testimony of people living in extreme poverty; it also consistently sought to highlight the humanitarian consequences of conflict and climate change, particularly in relation to hunger.</p> <p>Collective advocacy and policy influence was carried out with partners and through networks including Dóchas, Alliance2015, VOICE, ICVA, InterAction, ICAN, Bond, DEC and CONCORD, as well as global and national clusters, technical working groups, and research bodies.</p>

GOAL 3



Galvanising Global Support Across Every Generation to End Extreme Poverty

Objective 1	Actions and KPIs	Key Successes in 2025
<p>To deepen and expand our engagement with a wider group of the public, including a greater focus on younger people, on global development and humanitarian issues.</p>	<p>Action: Expand and deepen our engagement with the public through well-targeted and innovative approaches.</p> <p>KPI: Number of active supporters</p>	<p>A total of 1,123 unique education, volunteer, and campaign events, engaging 12,064 people (children, youth and adults) across the island of Ireland were hosted by Concern's Global Citizenship Team.</p> <p>New audiences were identified and engaged through a variety of bespoke campaigns with partners like RAID and Headway, as well as Concern's grant scheme, which targets groups with little access to Global Citizenship Education.</p>
	<p>Action: Identify clear entry and development pathways for young people as supporters of Concern and its mission.</p> <p>KPI: Number of youth supporters</p>	<p>Concern achieved 438,766 social media followers across accounts in Ireland, UK, US, South Korea, Afghanistan, Bangladesh, Lebanon, Kenya, Malawi, Pakistan, and Somalia/Somaliland.</p> <p>11,286 students and young people from 461 schools (across the island of Ireland), 5 youth organisations and 10 third-level institutions engaged with Concern's work through workshops, debates, webinars, events, and Concern's Transition Year Academy (our Global Citizenship education/work experience programme).</p> <p>In 2025, we launched a new alumni programme with support from Deloitte, <i>Concern Connect</i>, to engage past participants and maintain connections for deeper, longer-term engagement.</p>
Objective 2	Actions and KPIs	Key Successes in 2025
<p>To nourish and grow our support from institutional donors, other civil society organisations, and the private sector, in line with our values and mission.</p>	<p>Action: Deepen our partnerships with institutional donors and the private sector, in line with our values and mission.</p> <p>KPI: Number of financial targets reached</p>	<p>Concern received grant income of €150.1 million from institutional funders in 2025.</p> <p>We raised €40.6 million from public fundraising across Ireland, the UK and South Korea, of which €5.9 million was from corporate donors, major donors and trusts (UK and ROI).</p> <p>We have expanded the scope and reach of our influencing work in Brussels and Amman, with two additional Concern staff supporting representation and donor engagement.</p> <p>Concern contributed expertise and resources to collective advocacy and influencing with Dóchas, Alliance2015, VOICE, ICVA, InterAction, ICAN UK, Bond, DEC and CONCORD, as well as with global and national clusters, technical working groups, and research bodies.</p>

GOAL 4

Being a Diverse, Inclusive, and People-Focussed Organisation



Objective 1	Actions and KPIs	Key Successes in 2025
<p>To achieve a diverse, empowered, and committed workforce who feel that they belong in Concern, a workforce that is equipped to meet the many challenges of our work, especially those that exist in the fragile and conflict-affected contexts on which we focus.</p>	<p>Action: Develop clearly-articulated actions and targets around equality, diversity, and inclusion.</p> <p>KPI: Staff diversity</p>	<p>41 staff from across the organisation attended inclusive leadership workshops in 2025, joining 43 managers who completed the training in 2024.</p> <p>All staff have been informed of, and received guidance on, the use of the organisational language guide. The guide, developed to ensure all language reflects the values of the organisation, has been used extensively to inform new policy development and update language in existing policies.</p>
	<p>Action: Integrate wellbeing supports to enable people to reach and maintain their full potential in the contexts in which we work.</p> <p>KPI: Index scores in global staff survey on well-being, inclusive management and opportunities for learning and growth</p>	<p>2025 was the second year of implementation of the Mental Health and Psychosocial Wellbeing Strategy.</p> <p>Mapping of appropriate Mental Health and Psychosocial Support Services for staff at country and regional level is an ongoing piece of work.</p> <p>The workplace wellbeing survey, a tool assessing needs in each country, was completed in 10 countries.</p> <p>A training for managers on Mental Health and Psychosocial Wellbeing has been developed and is available in all countries.</p> <p>A cross-organisational group of Mental Health and Wellbeing focal persons from each country receives quarterly support and training.</p> <p>Global and country events and webinars continue to be organised and facilitated on a regular basis.</p> <p>A staff survey will be undertaken in 2026.</p>

GOAL 4 (Continued)

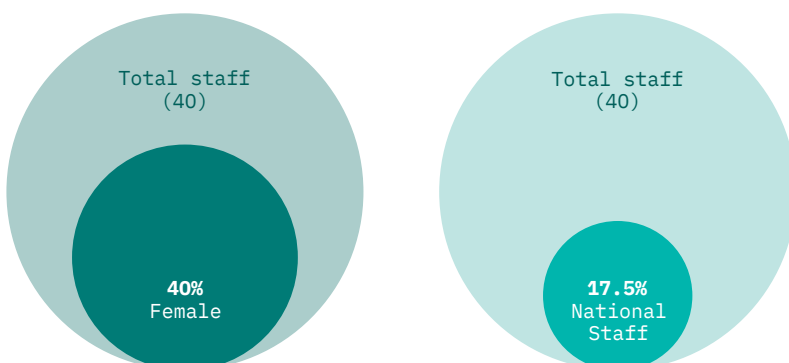


Being a Diverse, Inclusive, and People-Focused Organisation

Objective 2	Actions and KPIs	Key Successes in 2025
<p>To achieve greater equality of opportunity and outcome within Concern, while remaining cognisant of the challenges and differences between our operating environments.</p>	<p>Action: Develop readiness for the future through people investment and leadership development, improving access to learning and creating opportunities for growth, with a particular investment in women.</p> <p>KPI: Movement and promotion within country management teams</p>	<p>70 staff members from Syria, Somalia, and Dublin participated in Pathway Manager Training workshops</p> <ul style="list-style-type: none"> » 36% of participants were female staff, which is just below our 40% target » 54% of participants were national staff » 27% were support office staff » 19% were local partner staff <p>281 staff members attended a range of trainings provided by Concern that covered Communications Skills, Investigative Skills for Staff Members, Effective Performance and Development Review (PDR), Environmental Sustainability, Hostile Environment Awareness Training, and many other topics.</p> <p>A job search support pack was developed for staff affected by redundancies to support them with CV and cover letter writing and interview skills. 69 staff members affected by redundancies attended job search support workshops hosted in English, French, and Arabic.</p> <p>A talent identification process was completed for Country Management Team (CMT) positions, 40 staff were identified as potentially moving into senior roles, and focussed personal development plans were put in place, 40% of those identified were female and 17.5% national staff.</p> <p>On completion of the 18-month process in 2025, 40% of the identified staff had moved into the particular Country Management Team position targeted by them, and a further 20% had moved into another position within the country team. 33% of those staff who moved into a Country Management Team position or other position, were female.</p>

COUNTRY MANAGEMENT TEAM - TALENT IDENTIFICATION PROCESS

40 staff were identified as potentially moving into senior roles and focussed personal development plans were put in place.



GOAL 5

Effectively Managing and Implementing the Strategic Plan



Objective 1	Actions and KPIs	Key Successes in 2025
<p>Strengthen organisational agility and cohesion.</p>	<p>Action: Invest to improve internal communications, clarifying changes in knowledge management systems and behaviour to foster greater ease of communication.</p> <p>KPI: Index scores in global staff survey on staff engagement and communication</p>	<p>Concern invested in the continuous improvement of internal information management systems. Our key achievements included :</p> <ul style="list-style-type: none"> » 21 internal webinars and meetings sharing knowledge, evidence and technical information, including 11 Thursday Talks sessions which included information sessions on COP30 and Joint Emergency Response in Ukraine (JERU). » 341 news posts on our intranet, Concern365. » 2,475 staff engage with information and communication threads via our internal social media platform, Viva Engage.
	<p>Action: Continue to invest in systems to ensure staff have the right tools to work efficiently.</p> <p>KPI: System projects delivered on cost and time</p>	<p>In 2025, the Finance and Supply Chain project was successfully implemented in the two selected pilot countries, Malawi and Bangladesh. Rollout to the remaining countries, head office, and support offices will continue during 2026 and 2027.</p> <p>Selection of a new Human Resource Information System (HRIS) was completed in 2025. Configuration and rollout of the HRIS to head office, countries, and support offices will follow during 2026 and 2027.</p> <p>Concern strengthened data capabilities, modernised supporter engagement, expanded digital fundraising tools, and increased automation – collectively boosting efficiency, insight, and overall fundraising impact.</p>
	<p>Action: Tackle challenges and innovate with a whole of organisation approach that draws on diverse experiences, perspectives and capacities.</p> <p>KPI: Number of specific cross functional initiatives or innovations to tackle specific challenges</p>	<p>Following an extensive online consultation process through the year with managers in support offices and all country programmes, a global management meeting in September informed the development the organisational Strategic Plan (2026–2030), revised Policy Statement, and Theory of Change (2026–2035)</p> <p>This meeting supported organisational efforts to adapt to the severe humanitarian funding crisis, which led to a reduction of 879 staff members in 2025 and the planned closure of three country offices.</p> <p>This action enabled the organisation to tackle financial challenges and develop a new organisational Strategic Plan to save and transform lives.</p>

GOAL 5 (Continued)

Effectively Managing and Implementing the Strategic Plan



Objective 2	Actions and KPIs	Key Successes in 2025
Strengthen organisational agility and cohesion.	Action: Invest in our ability to secure additional income. KPI: Growth in income	<p>Our Fundraising Investment Fund, set-up to support the generation of new funding, has funded ten projects across Ireland, UK, US and South Korea. Projects have spanned digital innovation, lotteries, growth marketing, and philanthropy capacity building. In 2025, we continued to support and implement these projects, reviewed performance and began to identify priorities for the new global funding strategy, which forms part of the next Organisational Strategic Plan.</p> <p>The Quality Growth Initiative (QGI) supported seven country programmes. In a challenging funding landscape, these initiatives have helped mitigate some of the financial pressure.</p>
	Action: Increase the number of countries in which we operate. KPI: Number of countries	<p>As a member of the Disasters Emergency Committee (DEC), Concern worked with our partner Welthungerhilfe (WHH) to implement a response to a major earthquake in Myanmar in March 2025. The project provided multipurpose cash assistance (MPCA) to earthquake-affected communities in a highly complex operating environment, characterised by ongoing conflict, political instability, and severe access constraints.</p>
	Action: Continue to effectively manage funding ratios (to ensure a diversity of funding sources). KPI: 30% ceiling on any one funding source	<p>Concern continued to monitor funding ratios across our donors. Our two largest donors were the general public (19.8%)* and the Irish Government (18.7%)*. No donor was close to our 30% ceiling for any one source of funding. This diversity of funding is crucial in limiting exposure to donor cuts and ensuring financial sustainability.</p>
	Action: Maintain our reserves at an appropriate level. KPI: Reserves held are in line with policy	<p>Reserves are being actively managed, as approved by the Board, with adequate levels of unrestricted reserves to manage potential unforeseen circumstances. For more detailed information on our reserves position, see page 79.</p>

* As a total of donations and legacies and charitable activities (see pages 112 and 113).

Pakistan

Farzana Solangi carries a container of water after collecting it from a canal under extreme heat conditions in Matiari, Sindh, Pakistan. **Photo:** Arif Shad/Concern Worldwide



FEATURE STORY

CONCERN AND CONFLICT

Mass evacuations, limited access to food and water, collapsed health systems, and the daily threat of physical and sexual violence – the effects of conflict extend far beyond the fighting. Concern works primarily in fragile and conflict-affected areas to alleviate suffering.



SOUTH SUDAN

The conflict that erupted in Sudan in 2023 has led to the world's largest humanitarian crisis. In 2025, over 33 million people in the country were in need of humanitarian assistance, the highest number on record for a single country in modern humanitarian response. A complete breakdown of order and infrastructure has led to high levels of malnutrition, disease, and rampant violence. As is so often the case in conflict, women and girls are disproportionately affected.

Concern works with the most vulnerable communities in Sudan, as well as with both refugee and host communities in South Sudan and Chad, to address both immediate and long-term health and nutrition needs. In 2025, we had to adapt our methods to meet the challenging operational circumstances and respond to funding cuts.

While these factors reduced our ability to support people, we were able to maintain many essential services for those most in need. At times, these services led to impact beyond their scope. The Mother Support Groups established by Concern empowered members to form a cohesive community voice amid the wider disruption of conflict. Their newfound collective agency led them to advocate for themselves on wider issues, successfully lobbying local authorities to facilitate access to additional humanitarian actors and services.

“

My parents were killed during the war; my brother, my children, and also my sister.

Some of the family members were burned inside the house – that's why I ran from Khartoum to South Sudan.

Anyang Biar* (28)

*Name changed to protect the identity of the individual.

South Sudan

Anyang Biar*(28) from Khartoum at the Athiem health facility run by Concern (BPRM) in Aweil North County in Northern Bahr el-Ghazal State. **Photo:** Eugene Ikua/Concern Worldwide.

*Name changed to protect the identity of the individual.





Gaza

Amal Mohammed Ahmadian lives in Al-Zawaida, Gaza Strip, with her husband and children. Amal and her family were displaced from Al Zaytoun and moved to Al Zawaida area. Amal says “We faced difficulties obtaining water and the time when water was available was limited.” **Photo:** Concern Worldwide

GAZA

With almost the entire population of Gaza displaced and essential infrastructure destroyed, poor sanitation and a lack of access to water have had a devastating impact on health in the Gaza Strip, exacerbating rates of infectious diseases. In partnership with Italian NGO CESVI, Concern is trucking clean water for drinking and cooking to displaced communities in 10 locations in Khan Younis, Deir al-Balah, and Gaza City. So far, we have reached over 100,000 people with deliveries taking place daily or every other day, according to need.

In 2025 Concern funded the acquisition of a reverse-osmosis water filtration machine. This has been providing thousands of litres of clean water daily to the last operational children’s hospital in Gaza City.

“
I did not find the home standing... I could not distinguish our home from the neighbours’ houses... the entire area was completely destroyed.

Amal Mohammed Ahmadian



Ukraine

Svetlana* (61) in a bunker in Iziium, Kharkiv Oblast. Svetlana* and her community in Iziium have received funds from JERU to transform the basement of their apartment block into a secure bunker in case of further attack. Having spent months in the basement at the start of the war, they've since laid a concrete floor and built sanitation facilities, transforming the shelter into a community space. **Photo:** Jon Hozier-Byrne/Concern Worldwide. *Name changed to protect the identity of the individual.

Gaza •

“

I saw a man standing outside his destroyed home with only a bottle of water – that is all he could save of his belongings. That day we decided to leave.

Svetlana*

UKRAINE

2025 marked the fourth year of unrelenting conflict in Ukraine. The effect on the Ukrainian people continues to be devastating, with brutal winters and regular power outages exacerbating levels of humanitarian need.

The bulk of Concern's programmes operate in rural and remote areas of eastern Ukraine. Under near constant threat of attack, these areas are often underserved by other NGOs. Concern works closely with local partners to assess and address the physical and psychological needs of these frontline communities, facilitating psychosocial support sessions and providing cash grants for shelter renovations and localised emergency response. Our commitment to these communities has also brought more attention to their circumstances: The presence of Concern and our partners in one community led to increased attention from other humanitarian actors, resulting in new projects, additional funding, and broader support for the community beyond the original scope of our response.

OUR PROGRAMMES

23 million people

In 2025 Concern Worldwide reached over 23 million people in 27 of the poorest and most fragile countries in the world.

Our work in these countries spans four main programme areas: emergencies, livelihoods, health and nutrition, and education. We also deliver a range of integrated programmes that address multiple needs within specific contexts.

In Ireland, Concern's Global Citizenship team works with children, young people, adults, and institutions to build understanding of global challenges. Globally, our advocacy work seeks to influence policy to secure sustainable improvements in the lives of people living in extreme poverty.

See more about each of our programmes:

Emergencies

↪ Page 30

Livelihoods

↪ Page 34

Health and Nutrition

↪ Page 38

Education

↪ Page 42

Integrated

↪ Page 46

Global Citizenship and Advocacy

↪ Page 50

Central African Republic

Juliette Gaomi, Senior Health and Nutrition Officer, assesses 6-month-old Balle Melphoque (accompanied by his mother, Robertine Yabasset) in M'Poko Prefecture, Central African Republic. Since 2023, this work has been funded by the Irish Government as part of the programme 'Recovery, Resilience, and Autonomy'. The programme aims to strengthen livelihoods and prevent malnutrition in the area by working closely with health facilities. **Photo:** Mussa Uwitonze/Arete/Concern Worldwide



27 countries

**Democratic Republic
of the Congo**

Florence* (40), mother of six children, has returned to Kiroitse. She washes her hands after receiving the household and hygiene kits from Concern in the FCDO-funded SAFER project. **Photo:** Concern Worldwide



5.6m

People reached
directly

10m

People reached
indirectly

22

Countries and
territories

In 2025, we responded to 45 emergencies in 22 countries, reaching 5.6 million directly and 10 million indirectly.

Many countries where we work are susceptible to frequent natural disasters and outbreaks of conflict, resulting in people in already-vulnerable situations losing their homes and livelihoods. In the immediate aftermath of an emergency, we provide lifesaving support to families and communities. We then stay 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 and effectively respond to and mitigate against natural and human-influenced disasters.

Main Objectives

- » Respond rapidly to save lives and reduce suffering
- » Improve access to food, healthcare, and water
- » Prevent and reduce the impact of emergencies

Strategic Goal



GOAL 1
Reaching the furthest behind first

SDGs

Syria

December 2024 marked a significant turning point in Syria's 15-year crisis, and its effects were felt throughout 2025, a year in which over 16 million people required humanitarian assistance amid funding shortages, ongoing conflict, and new displacement. In the face of this rapidly-evolving and complex environment, Concern's team in Syria advanced several key response efforts, delivering timely and effective assistance to communities in need. Following an influx of 125,000 civilians from northwest into northeast Syria, Concern, in coordination with local partners, conducted a rapid needs assessment across 25 collective centres. The findings were stark: 97% of arrivals had not received any form of humanitarian assistance and 92% were unable to meet any of their basic needs. Moreover, 99% of children were facing hunger. To address these needs, we supported nearly 1,300 families (over 5,400 individuals) with multipurpose emergency cash assistance. One month of support helped more than 85% of participating families meet all or most of their essential needs. The assistance proved particularly effective in improving food security, with 97% of families reporting acceptable levels of food consumption. Beyond material needs, the support also contributed to greater overall stability, with 93% of families reporting reduced stress levels and improved overall living conditions.

12
Years working in Syria

Syria Programmes

5,400 newly-displaced people reached with emergency multipurpose cash assistance, resulting in 93% reporting an improvement in living conditions and stress levels

Democratic Republic of the Congo

Violence in the Democratic Republic of the Congo (DRC) escalated sharply last year in the country's eastern provinces of North and South Kivu. Amid the intensification of violence, repeated displacements, disease outbreaks, and economic stress, Concern oversaw 11 emergency responses in the DRC. Eight of these projects were launched as part of SAFER (Strategic Assistance for Emergency Response), our rapid response consortium with several other NGOs in the area, which reached over 369,000 people last year. We reached an additional 5,800 people in especially acute need with our Irish Government-funded Chronic Humanitarian Crisis (CHC) programme in Beni. This is one of the most fragile regions in eastern DRC, vulnerable to both ongoing conflict and new emergencies. Our CHC team worked to strengthen the social and economic resilience of residents (many of whom are either returning from displacement or displaced from other regions), with an integrated approach that focuses on livelihoods, gender equality, and social cohesion. Last year, we set up 15 Village Savings and Loan Associations across Beni and enrolled 350 members, each of whom received business skills and income-generating training, plus monthly cash transfers and startup grants. Community mobilisations, leadership training for nearly 200 adolescent girls, and social inclusion activities supporting 400 people with disabilities also helped to bolster economic autonomy and social agency while improving community cohesion in the face of ongoing conflict.

31
Years working in DRC

DRC Programmes

369,000 people reached via the SAFER consortium

Gaza

Since October 2023, almost 2 million people have been forced to flee their homes in Gaza, with many living in crowded displacement sites without adequate access to water and sanitation services. A lack of safe drinking water was especially critical in the summer of 2025 during a major heatwave. Likewise, at the end of the year winter storms led to flooding and a greater risk for waterborne diseases, including cholera. Since April 2024, Concern has supported a water, sanitation, and hygiene (WASH) response in Gaza through our partner CESVI, providing both technical and funding support to fill this critical gap. Our work in 2025 supplied 75,000 litres of drinking water each month to camps in in Deir al-Balah and Khan Younis (a total of 75,000 litres each month). We also installed a water filtration machine in Al-Rantisi Hospital, which has helped the 350-bed children’s hospital continue daily care – including essential dialysis services for children with kidney issues.

1

Year working in Gaza

Gaza Programmes

75,000 litres of water provided monthly to camps in Deir al-Balah and Khan Younis in partnership with CESVI

Republic of Sudan

Last year, the United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA) identified the Republic of Sudan as the worst humanitarian crisis in modern history. More than 60% of the country required some form of assistance, and parts of the country faced catastrophic levels of hunger in the wake of mounting conflict and funding cuts to essential services. Despite these challenges, Concern Sudan made significant advances in delivering programmes at scale and adapting existing systems to meet the evolving operational environment. Our multifaceted emergency response reached more than 744,000 people (both directly and indirectly). We supported 62

health and nutrition centres and eight mobile clinics across five states, with a major focus on providing integrated nutrition support and therapeutic supplementary feeding programmes. We also delivered \$700,000 worth of pharmaceutical and nutrition supplies across West and Central Darfur and West and South Kordofan, ensuring that these health centres and treatment programmes for child malnutrition could continue to function in some of the most conflict-affected and food-insecure areas of the country. In the same regions, we were also able to distribute multi-purpose cash assistance to more than 5,200 families, enabling the most at-risk households to meet their basic needs.

40

Years working in Republic of Sudan

Republic of Sudan Programmes

\$700,000 USD worth of pharmaceutical and nutrition supplies delivered across four states

Ukraine

Concern’s work as part of the Joint Emergency Response in Ukraine (JERU) reached more than 114,000 people in 2025, with a large focus on supporting conflict-affected communities in frontline regions, including Donetsk, Kharkiv, Kherson, Mykolaiv, Sumy, and Zaporizhzhia. Last year was the deadliest for civilians in Ukraine since the start of the full-scale conflict, leaving millions of people living with extreme stress and uncertainty amid frequent air-raid sirens and attacks to infrastructure. The psychological effects were especially severe for children and people living closest to the frontlines. Together with our JERU partners, Concern helped to deliver community-based psychosocial support for adults and children in the eastern oblasts closest to the frontlines. These activities include conflict-informed play sessions for children, group sessions for women, one-to-one structured counselling, and referrals for more specialised care

where needed. This essential care reached more than 14,200 people in 2025. With an increase in hostilities, we also scaled-up our support for community-based organisations in the east, particularly those supporting hard-to-reach rural areas that are often underserved. Cash grants supported groups working to repair damaged water systems, refurbish air-raid shelters, and procure vehicles for social workers and volunteer groups conducting emergency evacuations.

4

Years working in Ukraine

Ukraine Programmes

14,200 adults and children reached with psychosocial support

Lebanon

In 2025, Lebanon faced both internal displacement as a result of both conflict and the arrival of refugees from neighbouring Syria. Our teams worked rapidly to address these sudden increases in needs through several frontline initiatives, including cash assistance, shelter, and protection and safety measures. We provided cash transfers to 400 displaced families, issuing grants on a 72-hour turnaround from the time of application. Post-distribution follow-ups confirmed that this support significantly reduced risks related to eviction and homelessness for families. To meet the new demand for housing, we also identified and rehabilitated 60 unoccupied shelters throughout north Lebanon, with private rooms and shared kitchens, toilets, and washing facilities. Throughout 2025, they housed more than 230 families (nearly 1,100 individuals). With funding from EKO Energy, we also implemented a solarisation project across four collective shelters and ten informal settlements, also in northern Lebanon, which centred on the installation of 90 durable, high-lumen output LED solar streetlights. These were strategically placed in WASH facilities, stairwells, pathways, and high-risk zones to improve safety and accessibility, and to mitigate the risk of gender-

based violence. The switch to solar also helped reduce reliance on costly generators by switching to a sustainable alternative power source. The project has improved living conditions for over 1,700 people, including women, children, elderly residents, and people with disabilities.

12

Years working in Lebanon

Lebanon Programmes

1,700 people benefited from solarisation project that improved safety conditions in displacement sites



Gaza

Fatima* and her family migrated from the north to Deir Balh. “We arrived empty-handed, we did not carry anything. The clothes I was wearing are the same ones I stayed in. We came to a tent with no mattress, no cover, no anything, no food, no drink, no flour, nothing.” *Name changed to protect the identity of the individual. **Photo:** Khalil Adwan

Malawi

Steven Alexander (3) holds avocados grown from a tree provided by Concern's Food Systems for Food Security programme. As well as the avocado trees, Steven's parents, Memory and Alexander, received three pigs, which provide a vital financial lifeline, as well as critical nutritional training to ensure Steven grows up with a varied diet. **Photo:** Jon Hozier-Byrne/Concern Worldwide

951,000

People reached directly

1.7m

People reached indirectly

16

Countries and territories

In 2025 we improved the food security and livelihoods of over 951,000 people directly and almost 1.7 million indirectly across 16 countries.

People living in extreme poverty struggle to earn enough to ensure that their families have enough to eat, get adequate healthcare, and receive a quality education. Our livelihood programmes aim to give them the tools to earn a sustainable living, 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 people living in extreme poverty to have secure livelihoods.

Main Objectives

- » Reduce hunger
- » Strengthen our social protection programming, work skills, and support systems
- » Promote graduation to economic productivity
- » Promote and strengthen Climate Smart Agriculture and climate change adaptation

Strategic Goal



GOAL 1
Reaching the furthest behind first

SDGs



Rwanda

Agriculture employs nearly two-thirds of Rwanda’s population. Last year, Concern worked with 8,900 people across two programmes designed to improve their livelihoods through initiatives focussed on this key sector of the national economy. Our work in the past with the Graduation approach has supported participants to identify their interests and skills, thereby finding meaningful ways to establish their own businesses and ‘graduate’ out of poverty. With Graduation incorporated into Rwanda’s national strategy, we refined this programme with Green Graduation, an Irish Aid-funded programme that adapts the standards of Graduation to the realities of climate change. In 2025, 420 families completed our first cohort of Green Graduation, and 500 families continued in the second cohort. Of the second cohort, 20 agribusinesses launched began to show a positive return on investment and sustainability before the end of the year. We also saw similar success with our EU-funded programme, Sustainable Food Production for Poverty Reduction. Last year’s farming season saw a 500% increase in bean harvests and a 220% increase in maize compared to previous years. As part of the project, 900 families also received trainings on business skills and financial literacy, plus two rounds of business investment grants.

31

Years working in Rwanda

Rwanda Programmes

8,900 people reached via two livelihoods projects

Liberia

In 2025, Concern Liberia supported more than 500 Community Savings and Loan Associations (CSLAs). These were started through several livelihood programmes, each of which prioritises financial inclusion for participants and communities. Over 100 CSLAs were started through the LIFE programme (Livelihoods, Innovations, Food Security, and Entrepreneurship), which reached more than 27,000 individuals last year across 113 communities in Grand Bassa and Rivercess Counties. The project is implemented in partnership with the Liberia Agency for Community Development and the Community Hope for Agriculture Project and focuses on five outcomes: increased agricultural production and on-farm processing, improved resilience of farmers and communities, stronger market systems for diverse and nutritious foods, evidence to inform national and global policy, and strengthened capacity of local partners. In addition to LIFE, 30 CSLAs were established in Grand Bassa last year via THRIVE (Transforming Households for Increased Vitality and Empowerment), which also trained over 970 participants on Climate Smart Agriculture techniques. More than 60 CSLAs were also launched through ASPIRE, a programme that expanded into 30 new communities in 2025, enabling more than 2,500 participants to mobilise savings, invest in their agribusinesses, and improve both their family finances and overall well-being.

30

Years working in Liberia

Liberia Programmes

Over 500 Community Savings and Loan Associations (CSLAs) supported, building financial inclusion and community resilience

Niger

Only one-eighth of Niger's land is considered arable, with the country predominantly located in the Sahara Desert. However, 80% of the Nigerian workforce relies on agriculture and livestock, putting land at a premium. Through two livelihoods programmes (the AFD-funded Nazari and Irish Aid-funded Kouzari), Concern has worked to rehabilitate degraded land and foster both peaceful coexistence and better management of natural resources among farming and pastoral communities. Through the Kouzari programme, we recovered 150 hectares of land via a cash-for-work project that hired 1,000 local participants in the Tahoua region. To prevent further land degradation via illegal logging, participating communities also built more than 1,300 improved eco-stoves. Through the Nazari project, we seeded 180 hectares of grazing land for pastoralists. The programme also demarcated and developed livestock passage corridors, designed to prevent conflicts between farmers and herders by clearly defining agricultural and pastoral areas. Participants in Nazari also learned how to diversify their skills and income sources, receiving presses and shelling machines to make oil from peanut crops. By incorporating these processing and marketing activities into their work, farmers are able to cover more parts of the value chain and sustainably develop their businesses and revenue sources. In 2025, Kouzari reached 17,500 participants and Nazari reached nearly 20,900.

23

Years working in Niger

Niger Programmes

Nearly 38,400 people enrolled in Nazari and Kouzari projects

Malawi

Flooding has become an increasing threat to Malawians in terms of frequency and intensity. Through the Zurich Climate Resilience Alliance, Concern worked with 35 communities across Nsanje, Chikwawa, and

Lilongwe Urban districts last year. 52,000 participants have learned to prepare for and respond to floods (and other climate-related disasters) in order to minimise losses, protect their livelihoods, and build community resilience. Part of this approach focuses on disaster risk management (DRM) and early-warning systems, establishing local committees that can remain active without our help. Concern also worked to build links between these committees and district authorities to enable faster, more coordinated responses, and worked with local groups, school clubs, and local journalists to translate complex policies into community-relevant information. A key component of the project has also been DRM financing, provided through Community Disaster Funds (CDFs). So far, communities have used these resources to build dykes, construct water drainage systems, and plant trees along vulnerable areas to mitigate flood risks. Most importantly, CDFs prioritise inclusivity and community ownership, guaranteeing that those most likely to face the greatest risks during a disaster, including women and people with disabilities, are part of the decision-making process. These funds stand out as resilient, community-led initiatives that strengthen local capacity to manage climate shocks and stresses.

23

Years working in Malawi

Malawi Programmes

52,000 participants reached through the Zurich Climate Resilience Alliance

Pakistan

Livelihoods in Pakistan are often vulnerable to emergencies, particularly natural disasters. Funded by the UK Foreign, Commonwealth & Development Office (FCDO), Building Resilience and Addressing Vulnerability to Emergencies (BRAVE) addresses this balance, boosting rural economies, diversifying income sources, and creating sustainable business opportunities for vulnerable communities. BRAVE supported our response to the devastating 2025 floods in Pakistan with frontline

assistance to preserve livelihoods and resilience. It also helped us to successfully build bridges between programme participants and the private sector via the BRAVE Women brand, which supports women artisans to lead climate-resilient value chains through handicrafts, honey production, pickling, and dry-fruit processing. With these products, 1,800 women were linked to national and international markets last year. Another partnership brought over 3,000 kgs of bitter melon from Charsadda district to Dubai via BRAVE's certified farmer clusters. These activities have not only increased household incomes, but also promote social inclusion and climate resilience, integrating humanitarian support with sustainable economic development. BRAVE Women also illustrates how the private sector can benefit from joining the fight against extreme poverty, strengthening communities while benefitting from strengthened local economies. This holistic approach, combining resilience-building, market-driven interventions, and gender equity helped BRAVE on the whole to reach over 780,000 people last year.

24

Years working in Pakistan

Pakistan Programmes

1,800 women-led businesses linked to national and international markets via BRAVE Women

South Sudan

In South Sudan, Concern reached over 20,000 direct participants in livelihoods and food security programmes last year. In spite of several emergencies both natural and man-made throughout the year, participants have been able to protect their hard-won gains. With support from Dawn Meats, Concern implemented Building Sustainable Livelihoods in Aweil North County, a project that focussed on sustainable farming practices for vulnerable rural households. A key component of this project involved training 62 women in Climate Smart Agricultural practices, adapting traditional farming methods to new realities and improving the quantity and quality of harvests. These 62 women were further supported

by the formation of two local Village Savings and Loan Associations (VSLAs), linking farming activities with financial management. We also trained 75 female farmers in dry-season vegetable production, forming three groups of 25 members each who then received seeds, tools, and trainings to cultivate crops like tomatoes, pumpkin, onions, and kale. Despite challenges posed by flooding in South Sudan last year, members of the Building Sustainable Livelihoods VSLAs were able to save more than 2.23 million South Sudanese Pounds (about €14,500), a testament to the resilience of their financial systems. The VSLAs also served as vital sources of credit for non-members in the community. Through the 62 enrolled families, the programme reached a total of 372 people.

14

Years working in South Sudan

South Sudan Programmes

2.23 million South Sudanese Pounds (about €14,500) saved across two VSLAs, benefitting their wider communities

Malawi

Floria Phillias (56), Model maize farm, Maganga Village. As part of Concern’s Food Systems for Food Security programme, participants are taught pioneering agricultural techniques that have resulted in a bumper crop. **Photo:** Jon Hozier-Byrne/Concern Worldwide





Bangladesh

Saleha Bibi (67) has served as a midwife for decades and is highly respected for her care of hundreds of pregnant women and newborns in the remote village of Karidah, Panpatti, Golachipa. Although age-related weakness prevents her from providing hands-on care, she continues to educate locals about safe pregnancy and maternal and child care. **Photo:** Saikat Mojumder/Concern Worldwide

639,000

People reached directly

2.3m

People reached indirectly

9

Countries and territories

In 2025, our health and nutrition programmes reached almost 639,000 people directly and over 2.3 million indirectly across 9 countries.

In many of the countries where we work, the health systems are extremely weak and communities 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 improve access to quality maternal and child healthcare, as well as 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 people living in extreme poverty.

Main Objectives

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

Strategic Goal



GOAL 1
Reaching the furthest behind first

SDGs

Somalia

The CMAM Surge approach grew out of Community Management of Acute Malnutrition – the standard-setting approach to treating malnutrition that Concern helped to develop in 2000. Using health centre data and other information related to key causes of hunger in an area, we can treat malnutrition before it starts by tracking predictable ‘surges’ in given areas. As part of the FCDO- and ECHO-funded Caafimaad Plus consortium, which provides aid to hard-to-reach areas of the country, Concern Somalia has led the implementation of CMAM Surge in Balcad, Dollow, Galkacyo, Wanlaweyn, and Kismayo districts. By using facility-level data, participating clinics and centres were able to anticipate seasonal trends that could increase or decrease caseloads, enabling timely and effective responses that helped Caafimaad Plus to reach nearly 110,000 people last year (with other initiatives focussed on nutrition, WASH, and protection services). Surge has proven so successful that the Ministry of Health incorporated the approach into its national nutrition guidelines and selected Concern as principal partner to lead the learning and pilot phase of these newly-revised guidelines at the national level. Our work with Caafimaad is one aspect of an integrated health and nutrition programme that reached over 295,000 people last year, including over 85,000 people treated for acute malnutrition.

39
Years working in Somalia

Somalia Programmes

295,000 people reached through integrated health and nutrition programmes.

Haiti

Over the last six years, Haiti has navigated a deep humanitarian crisis, with political instability, natural disasters, and rising violence fuelling extreme hunger. Despite a sharp increase in deadly clashes in 2025, Concern Haiti has been able to continue its lifesaving work, supporting the most vulnerable people in the face of further challenges. Building on the success of our earlier food security project, Manje pi Byen (‘Eat Better’), Manje Byen Lespri ak Ko Djanm (‘Eat Well: Healthy Mind and Body’) is a comprehensive response to a complex crisis. Funded by the US Government, the programme is designed to meet the current needs surrounding health, nutrition, and WASH services. It can also adapt as those needs shift. In 2025, MBLK reached over 20,300 direct participants with activities that included: emergency psychosocial care for nearly 2,700 people (including over 800 children), emergency food vouchers distributed to over 9,400 people, hygiene kits provided across seven sites for internally-displaced people, and protection support for nearly 5,000 to help prevent violence, promote awareness of key risks, and strengthen access to essential care services. MBLK also supported water and sanitation infrastructure for communities in Cité Soleil and Croix-des-Bouquets, distributing water to over 60,800 people across both municipalities, rehabilitating five reservoirs, and establishing local water management committees.

32
Years working in Haiti

Haiti Programmes

20,300 people reached through ‘Manje Byen Lespri ak Ko Djanm’

Yemen

Maternal mortality rates in Yemen are among the highest in the world, with many women unable to access basic antenatal and postnatal care services. After more than a decade of protracted conflict, the country's overall health system is fragile and suffering the consequences of economic decline and limited government resources. With support from Electric Aid, Concern Yemen established a reproductive health unit at the Al-Roaid Health Facility in Lahj Governorate, reaching 2,600 people with essential care in less than one year. Al-Roaid is one of six health facilities across the Lahj and Taiz Governorates that Concern supported last year, in close partnership with the Yemeni Ministry of Public Health and Population. In that time, nearly 43,000 people received outpatient consultations, including over 1,000 women who received antenatal care, 900 who received postnatal care, over 470 deliveries attended by skilled birth attendants, and 11,000 children under the age of five who received essential health screenings and treatments (including 1,600 who were treated for moderate or severe acute malnutrition). According to an end-of-year survey, 89% of people who attended a Concern-supported healthcare facility were satisfied with the care they received.

2

Years working in Yemen

Yemen Programmes

Nearly 43,000 outpatient health consultations provided across six clinics

Afghanistan

In Afghanistan, Concern expanded its health and nutrition work through our Irish Government-funded programme, Empowering Communities for a Stronger Tomorrow (ECST). As part of this, we supported the establishment of eight Family Health House (FHH) clinics in some of the country's most remote areas, providing essential reproductive, maternal, newborn, and child health and nutrition care. Core services at each FHH clinic include antenatal

and postnatal care, skilled delivery, integrated management of neonatal and childhood illnesses, outpatient consultations for women's health, family planning, and management of acute malnutrition. Two of the facilities opened last year are in completely new buildings, equipped with delivery rooms, consultation rooms, latrines, handwashing facilities, waste management structures, and water supply networks – all built to ensure 24/7 operation. To further strengthen community outreach, we also trained 16 community health workers and established eight family health action groups, as well as 16 community health shuras. These initiatives helped enhance access to services and treated over 60,000 cases in 2025, including 17,000 health screenings for children under the age of 5, over 4,800 antenatal care visits, 4,200 cases of malnutrition identified and treated, and 520 skilled deliveries.

Read more about our Family Health House initiative on p. 70.

28

Years working in Afghanistan

Afghanistan Programmes

17,000 essential health screenings for children under the age of 5

Bangladesh

Since 2017, over 1 million Rohingya refugees have been living in dense camps in Cox's Bazar, depending on aid and facing limited food and income options. In 2025, as the crisis entered its ninth year, health and nutrition needs remained high amid reduced food rations, movement constraints, and funding uncertainty. The need was especially acute for children under the age of 5 and pregnant and lactating women, and was also felt within the host community. Concern responded to these challenges through two programmes. Our Integrated Nutrition Programme worked to support nutrition facilities with community outreach, providing services that include treatment for both severe and moderate acute malnutrition, nutritional counselling for expectant and new mothers, home

visits, basic psychosocial support, and referrals to healthcare facilities and stabilisation centres as needed. Additionally, Concern is part of the ShuBash consortium (along with the IRC and SHED). Through this, we delivered similar nutritional counselling for families in Cox's Bazar. We also provided homestead gardening kits, technical support for families to set up these gardens, and cooking demonstrations focussing on the harvests from these gardens as well as emergency food rations. Through both programmes, Concern reached over 442,000 Rohingya and members of the host community, and while the interventions were designed to meet a current humanitarian crisis, they also support long-term resilience for participating families.

53

Years working in Bangladesh

Bangladesh Programmes

442,000 Rohingya and host community members reached with integrated health and nutrition support

Sierra Leone

Saving Lives in Sierra Leone supports healthcare services across six districts in the country. In 2025, the project ensured last-mile distribution for essential supplies to over 560 peripheral health units. We also addressed some of the most common causes of maternal mortality – including hypertensive disorders, anaemia, and haemorrhages – through CRADLE, a clinic-specific early-warning system designed to strengthen detection and management of these life-threatening conditions. Through cascaded training, over 2,100 health workers in more than 580 facilities were trained on CRADLE and the simple vital signs alert device it employs. Of the 2,300 referrals these clinics made to local hospitals, nearly 980 were prompted by CRADLE. 89% of referrals resulted in a safe discharge and/or successful delivery. Saving Lives also trained nearly 7,000 participants (including 1,700 pregnant women) on proper infant and family nutrition through more than 150 cooking

demonstrations. These sessions improved understanding of health and nutrition and dietary diversity, while also linking participants to facility-based support. We also supported community-based health services in hard-to-reach communities, with over 13,800 people reached through community meetings. Topics included Mpox prevention, maternal health, and other relevant health concerns. These open dialogues also helped to foster local ownership of practical solutions, such as improving facility infrastructure and hygiene, with minimal external support.

30

Years working in Sierra Leone

Sierra Leone Programmes

2,100 healthcare workers trained on early detection for preventable causes of maternal mortality

Yemen

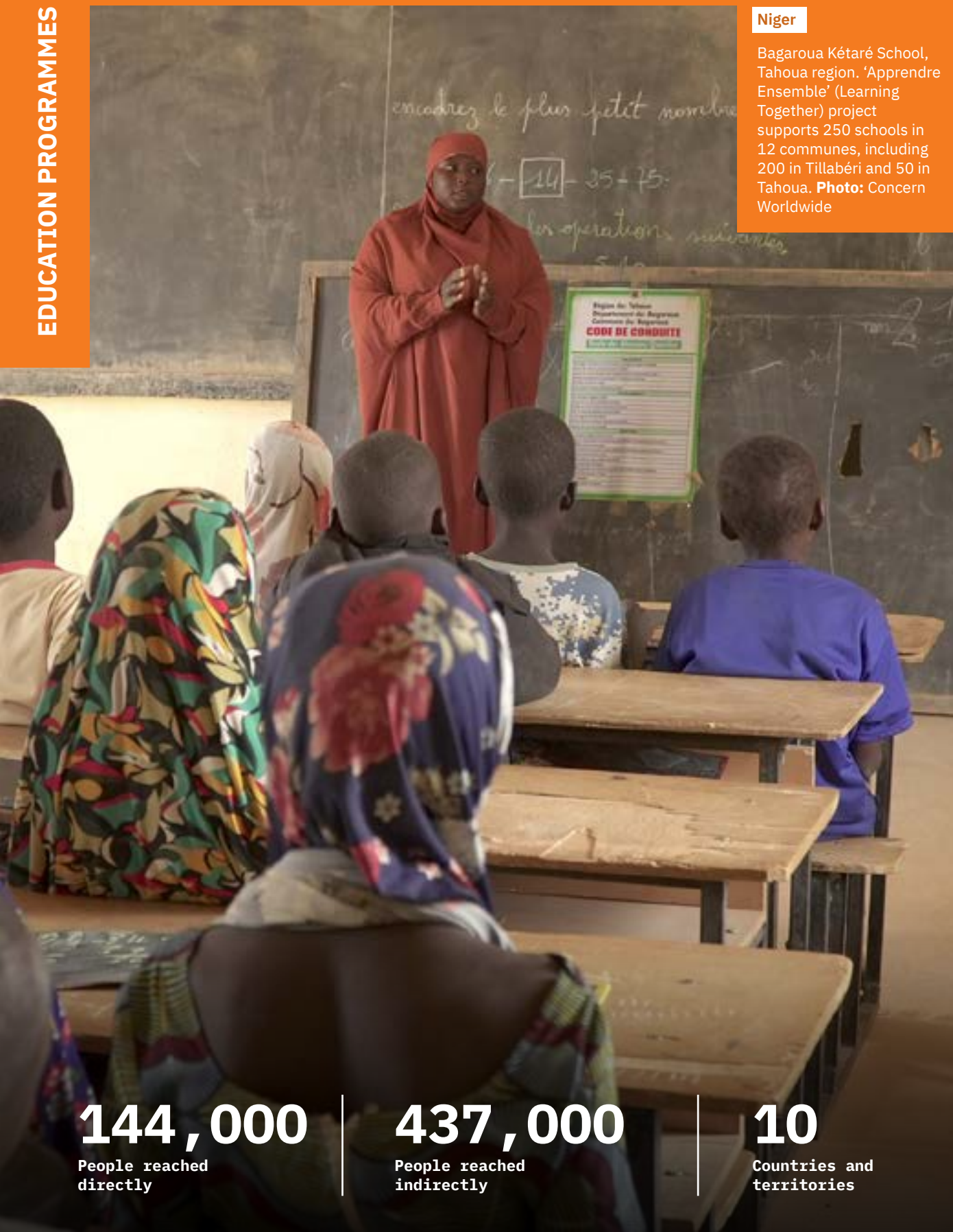
Abbas* receives nutritional supplementary food from the Concern-supported health clinic in one of the displacement camps in Tuban district, Yemen, where Concern provides health and nutrition services.

Photo: Concern Worldwide
*Name changed to protect the identity of the individual.



Niger

Bagaroua Kétaré School, Tahoua region. 'Apprendre Ensemble' (Learning Together) project supports 250 schools in 12 communes, including 200 in Tillabéri and 50 in Tahoua. **Photo:** Concern Worldwide



144,000

People reached directly

437,000

People reached indirectly

10

Countries and territories

In 2025, our education programmes reached 144,000 people directly and 437,000 people indirectly across 10 countries.

We believe that all children have the right to an education and that it provides one of the best routes out of poverty. We integrate our education programmes into both our development and emergency work to give children living in extreme poverty more opportunities in life and support their overall wellbeing.

OBJECTIVES AND ACTIVITIES

The goal of our education programme is to improve the lives of children living in extreme poverty in a sustainable way, by increasing their access to quality primary education.

Main Objectives

- » Increase school access
- » Improve student and teacher safety and wellbeing
- » Improve quality learning outcomes
- » Provide access to education for children in emergencies

Strategic Goal



GOAL 1
Reaching the furthest behind first

SDGs

1 NO POVERTY 	2 ZERO HUNGER 	3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION 	5 GENDER EQUALITY 	6 CLEAN WATER AND SANITATION
10 REDUCED INEQUALITIES 	13 CLIMATE ACTION 	16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Burkina Faso

At the beginning of 2025, UN OCHA estimated that approximately 10% of Burkina Faso’s population was internally displaced due to a protracted security crisis in the region. Many of these internally-displaced Burkinabè are school-aged children, which can place strain on resources in host communities. In response to this, Concern launched its first education programme in Burkina Faso last year, which enabled 2,000 children in the Nakambé region to participate in the 2025–26 school year. We distributed school kits to each student, both those internally displaced and those who are members of the host community. For those students who were displaced without their birth certificates (a key document for their legal status and school enrolment), we assisted in preparing official copies. Before the start of the fall semester, we also trained 11 school teams on how to prevent, detect, and manage gender-based violence. The programme continues to improve conditions for students in the town of Ouargaye, responding to the influx of new pupils by building 10 temporary education spaces and rehabilitating and constructing new latrines and water points. The immediate impact, however, was that 2,000 vulnerable children were able to start the school year with peace of mind and the tools to succeed.

5
Years working in Burkina Faso

Burkina Faso Programmes

2,000 internally-displaced children enrolled in the 2025–2026 academic year

Chad

Education is part of Concern’s overall emergency response in Chad, with three programmes supporting classroom access in Sila province. We expanded our reach with the HOPE III project last year, increasing the number of schools supported from 13 to 21 and enabling more than 4,300 children to receive an education. As part of this initiative, each child received a school kit including notebooks, pens, school bags, chalk, and rulers – reducing financial pressure on families and supporting consistent attendance. HOPE III also allowed five schools to become newly functional in 2025, with support for infrastructure including the construction of three new classroom blocks and the rehabilitation of nine existing classrooms. Concern also supported 67 students to continue onto secondary school via monthly cash assistance. We also supported the water and hygiene infrastructure in HOPE III schools, repairing seven boreholes and rehabilitating latrines. We supported continued attendance for girls through these projects as well, providing 750 women and girls with menstrual hygiene education, distributing nearly 300 menstrual hygiene kits, and training over 360 girls on producing reusable pads. HOPE III reached over 6,500 participants in 2025, and helped Concern Chad’s education programmes to reach a total of nearly 12,800 people.

19
Years working in Chad

Chad Programmes

12,800 people reached through three education projects in Sila province

Ethiopia

Recent conflict in Ethiopia's Tigray region has had a devastating impact on the local education system. In consortium with People In Need and with funding from the Czech Government, Concern implemented an Education in Emergency intervention in the Hintalo *woreda* that helped foster access to safe, inclusive, and quality learning environments for crisis-affected children. In two primary schools, we rehabilitated a combined 10 classrooms and two teachers' offices, providing 330 combined desks, 40 blackboards, and 50 teachers' tables as part of the repairs. We also distributed learning kits to all 1,440 students and provided two rounds of psychosocial and pedagogical training to 60 teachers. To further improve student well-being, the programme addressed critical WASH gaps by rehabilitating three wells, constructing and upgrading latrine blocks, and installing handwashing stations. Related hygiene promotion campaigns reached over 4,000 people, supported by the training of 54 facilitators. We established WASH committees and menstrual hygiene clubs to ensure both the sustainability of the water infrastructure and the availability of safe spaces for girls (thereby improving their school attendance). In all, the initiative reached over 5,500 people – 120% of the planned participants – and saw positive immediate outcomes with improved attendance and a holistic model that addresses school infrastructure and student psychosocial needs.

52

Years working in Ethiopia

Ethiopia Programmes

5,500 people reached with Education in Emergency support

Kenya

The Kenyan government's rollout of the Competency Based Education (CBE) framework is designed to improve overall education outcomes with a focus on STEM (science, technology, engineering, and mathematics) subjects. This poses a challenge for

rural areas like Marsabit County, which face a shortage of trained teachers and laboratory resources. Working with the Ministry of Education and Marsabit County administration, Concern supported 27 schools in the county last year (a 58% increase compared to 2024) with mobile science labs and kits. These laboratories deliver lessons to schools without the infrastructure to engage students in practical, hands-on lessons; the kits contain essential materials for these lessons including glassware, chemicals, microscopes, and voltmeters. They provide the tools needed for demonstrations that have significantly improved students' understanding of concepts, with teachers reporting that students are now more engaged and active during integrated science lessons. This led to one of the Concern-supported schools winning at the national level in the prestigious Young Scientists Kenya National Science and Technology Exhibition, one of the country's largest platforms for youth innovation. Through three separate STEM projects in Kenya last year (funded by Datatec, Harambee, and Knight Medical, respectively), we were able to reach over 8,700 students and teachers, with a special focus on STEM education for girls.

23

Years working in Kenya

Kenya Programmes

8,700 students and teachers reached with STEM education support and resources, including mobile laboratories

Somalia

Somalia continues to face one of the highest rates of out-of-school children globally, with an estimated 4.5 million students missing out on an education. Through three separate programmes, Concern Somalia is working to get many of these students back into the classroom. In 2025, these activities included supporting 10 schools in some of the country's most economically-vulnerable areas, providing free education to over 10,200 students. To encourage enrolment, comprehensive door-to-door mobilisation and school-based outreach activities

reached 1,110 community members, leading to the identification and enrolment of a substantial number of out-of-school children. We placed particular emphasis on supporting girls' education, enhancing disability inclusion, and encouraging the participation of internally-displaced families. Through coordinated interventions, the programme advanced equitable access to education, enhanced the quality of teaching and learning, strengthened learner wellbeing, and reinforced the institutional capacities of government counterparts. In addition to this work in the Banadir and Lower Shabelle regions, Concern also supported education in an emergency context in Afgoye, reaching over 4,100 people in conflict-affected communities. This project supported 53 teaching staff across target schools and Temporary Learning Spaces to build capacity and reduce turnover in underserved areas, and created safe, organised, and functional learning spaces.

39

Years working in Somalia

Somalia Programmes

10,200 students received free education in vulnerable communities across Banadir and Lower Shabelle

Niger

Increased displacement and regional violence in Niger have left tens of thousands missing out on their basic right to an education. As of April 2025, over 82,000 children in the Tillabéri region alone were not in the classroom, and over 1,000 schools were closed. 'Learning Together', Concern Niger's flagship education programme, supported over 76,000 students, teachers, and administrators in both Tillabéri and the neighbouring Tahoua region. Projects included rehabilitating classrooms, providing textbooks, and working with teachers and administrators to create safe and conflict-aware learning environments for students. As part of the project, we also developed listening clubs designed for students living in areas where it's not safe to attend in-person classes. Over 90 listening clubs

strengthened the resilience of local education systems and welcomed more than 2,400 pupils, including nearly 1,200 girls. Through two different programmes both funded by ECHO, Concern Niger is also working in the Diffa region to likewise improve educational enrollment and attainment. Last year, these two initiatives reached a combined total of 10,300 people, including nearly 600 who were out of school whom we helped to reintegrate into the formal education system.

23

Years working in Niger

Niger Programmes

2,400 students in conflict zones supported with radio listening clubs to continue their education



Malawi
Bernadetta Joseph (12) at Ndevy Primary School. **Photo:** Jon Hozier-Byrne/Concern Worldwide

Burundi

Ndagijimana Samuel and his wife Julienne Kwizera tend their crops. In 2023, Samuel was earning a small wage cutting and spreading grass over coffee farms to retain soil moisture. Today, with the help of a Concern-supported Village Savings and Loans Association, he's built a new house, owns a goat, and looks after a cow on behalf of another savings group he belongs to. **Photo:** Eugene Ikua/Concern Worldwide



289,000

People reached directly

862,000

People reached indirectly

12

Countries and territories

In 2025 we reached 289,000 people directly through our integrated programmes and 862,000 indirectly, across 12 countries.

There are multiple, interrelated factors that keep people locked in cycles of extreme poverty. For that reason, many of our programmes are integrated, bringing together different sectors – for example, agriculture, livelihoods, health, and education – to tackle the multidimensional needs of a community in a coordinated and efficient way.

OBJECTIVES AND ACTIVITIES

The goal of our integrated programmes is to improve the lives of people living in extreme poverty by addressing their needs in a holistic way, tackling the inter-related barriers that impede development.

Main Objective

- » Deliver sustained improvements in the overall living conditions of participating communities.

Strategic Goal



GOAL 1
Reaching the furthest behind first

SDGs

Central African Republic

The Central African Republic consistently ranks among the ‘hungeriest’ countries in the world on the Global Hunger Index, with high rates of malnutrition and multiple challenges to food security. Funded by the French Embassy, Aide Alimentaire Programmée (AAP) is an integrated programme that reached more than 8,800 people in Kouango sub-prefecture last year. The project empowers communities to adopt improved nutrition and childcare practices through a series of activities comprising nutrition, livelihoods, hygiene, and gender equality. In 2025, we trained 40 Mamans Lumières and 40 Papas Modèles. Literally ‘Mothers of Light’ and ‘Model Fathers’, these community volunteers are trained in best practices for raising healthy children and share that knowledge with their fellow parents and caregivers. They form a core part of local leadership, along with 20 community relays and 80 care group volunteers who play a pivotal role in helping their friends and neighbours make positive changes in their family’s lives, conducting regular home visits and providing both practical and moral support. Programme participants have also been able to improve their children’s health and nutrition through fortified flour, agricultural tools and supplies for homestead farms, and BabyWASH initiatives that support improved hygiene practices. This critical link between nutrition-sensitive agriculture and hygiene promotion has helped the programme deliver a comprehensive package of support to vulnerable families with visible results.

12
Years working in Central African Republic

Central African Republic Programmes

8,800 people in Kouango reached through ‘Aide Alimentaire Programmée’

Burundi

The 2025 Global Hunger Index noted that over 55% of Burundi’s children were chronically undernourished, while the 2025 Human Development Index ranked the nation 187 out of 193. To address these challenges, Concern has been implementing ‘Preventing Malnutrition and Reinforcing Community Resilience in Burundi’, in partnership with the World Food Programme and UNICEF and financed by KfW Bank. The programme combines nutrition, health, resilience, and agriculture interventions for families in Kirundo and Karuzi provinces – especially those with expecting or new mothers and children under the age of 5. Nutrition and health components focus on the prevention, early detection, and treatment of malnutrition (both acute and chronic) through education, community-based screenings, and effective treatments. At the same time, the project has been building long-term resilience for families and communities through the establishment and support of 820 VSLAs. During last year’s agricultural season, several of these VSLAs focussed on collective farming for members, cultivating common fields with climate-resilient seeds and organic fertilisers provided by Concern. The project also facilitated market links between these farmers and local millers to produce fortified maize flour, and links between millers and VSLA-managed merchants to sell the flour at market. Overall the programme reached more than 158,000 people last year.

28
Years working in Burundi

Burundi Programmes

158,000 people reached with integrated livelihoods and nutrition resilience

Bangladesh

Nearly 30% of Bangladesh's population lives in the country's coastal areas, which are highly vulnerable to flooding and rising sea-levels. Enhancing Resilience of Coastal Communities (ERCC II) is the second phase of a KOICA-funded programme aimed at reducing poverty and strengthening climate resilience in Dacope and Koyra upazilas. The project integrates Climate Smart Agriculture, market linkages, financial inclusion, safe water access, community preparedness, and access to government services. As most families in these areas depend on farming, livestock, or fishing for their livelihoods, this comprehensive approach helps to improve their incomes, stay safe during natural disasters, and address everyday challenges like accessing clean water. In 2025, ERCC II reached over 4,100 programme participants, including 1,500 farmers who were trained on CSA practices and 4,000 families who were able to start income-generating activities. Another key success from last year was increased access to clean and safe water: 100 families received rainwater-harvesting systems, while farmers in saltwater-prone areas received low-cost irrigation technologies. We also trained 12 local water mechanics in repairing and maintaining local water systems, who were then able to install over 500 water points and repair an additional 450. The combined support from different sectors has reduced dependency on a single source of income and strengthened resilience at both household and community levels.

53

Years working in Bangladesh

Bangladesh Programmes

4,100 programme participants reached through the Enhancing Resilience of Coastal Communities programme.

South Sudan

The latest Integrated Food Security Phase Classification analysis highlights that Aweil North is one of three counties in South Sudan facing critical acute malnutrition. Concern's

survey of the county reported an acute malnutrition rate of 18.6% and a severe acute malnutrition rate of 4.7%. To address this, we've taken an integrated approach to improving health and nutrition outcomes through both individual support and steps to improve local health systems. The programme links together our successful approaches to health, nutrition, WASH, and livelihoods. Through this initiative, we've supported five healthcare facilities in Aweil North. At each of these facilities, we also established vegetable demonstration plots and used these sites to train 300 members of local mother and father care groups on Climate Smart Agriculture techniques they can use at home. We also established ten VSLA groups, each linked to a health facility. These groups were supported to develop savings schemes that would improve household economic resilience, and members also received more than 205 kg of vegetable seeds and tools for home gardening. At two health facilities, we worked with participants to grow, mill, and fortify their own flour using locally-available crops, an effective and sustainable way to enhance family nutrition. Taken together, these initiatives reached over 63,000 direct participants.

14

Years working in South Sudan

South Sudan Programmes

63,000 people reached with integrated programming in Aweil North

Malawi

Food Systems for Food Security (FS4FS) is one of our flagship programmes in Malawi and takes a holistic, systems-based approach to building food security. Our focus on food availability, access, utilisation, and stability has helped 18,000 programme participants not only increase harvest yields, but ensure that those gains are used to improve their diets and their livelihoods. Building on last year's programme successes, FS4FS trained 350 lead farmers in Climate Smart Agriculture (CSA), agroforestry, and crop diversification in 2025. These farmers then shared these methods

with over 2,500 'follower' farmers via 185 demonstration plots. We also installed 18 solar pumps to sustain production beyond the rainy season – a low-cost solution to the severe 2024–2025 El Niño drought that enabled over 500 farmers to achieve two annual harvests without incurring prohibitive operational expenses. Beyond survival, this reliable production enabled farmers to negotiate formal contract farming agreements with commercial buyers, securing sustainable income and building long-term resilience. FS4FS also supported continued market linkages last year, fostering connections between smallholder farmers and the private sector. One cohort within this programme, the Navikali Group, saw a landmark milestone with its first bulk honey sale, supplying 89 kg to Tilime Honey and generating 400,500 Malawian kwacha (about €200).

23

Years working in Malawi

Malawi Programmes

350 lead farmers trained in Climate Smart Agriculture via Food Systems for Food Security

Ethiopia

In the conflict-affected Amhara Region, REGRADE-II is an example of how integrated programming, when grounded in local realities and delivered through adaptive and collaborative approaches, can empower communities to drive their own development through crises. Operating across three woredas, the programme works with extremely vulnerable families (particularly those headed by women) in rural communities and combines approaches to humanitarian response, food security, climate resilience, gender equality, financial inclusion, and governance. We use the Graduation approach to poverty reduction, providing participating families with monthly cash support, in-kind assets, and access to financial services (primarily grants-based), along with coaching, mentoring, and technical training to build businesses based on their interests and skills. We also introduced Mother-to-Mother and

Father-to-Father groups and Village Savings and Loans Associations, building gender equality and social cohesion into both the home and community aspects of the programme. The success of REGRADE-II was proven with its adaptability to crises: In response to last year's conflict-induced market failure in one woreda, the programme activated a modified budget that supported 400 vulnerable families with cash transfers to protect their gains and manage the effects of the economic crisis. Similarly, when a hailstorm struck another woreda in July, the same crisis modifier mechanisms supported over 600 families with either cash to protect their assets or seeds to replant lost crops, preserving the long-term gains they've made to break the cycle of poverty.

52

Years working in Ethiopia

Ethiopia Programmes

5,400 people reached in Amhara via REGRADE II

South Sudan

Nyacanya Chatiem attends Kuach Nutrition Clinic in Guit County with her grandchild, Liakuoth (age 2). **Photo:** Eugene Ikua/Concern Worldwide





GLOBAL CITIZENSHIP

Concern's Global Citizenship team works with children, youth, adults, and institutions across the island of Ireland to build understanding of global challenges such as poverty, inequality, climate change, and conflict, and to support people to take meaningful action and create positive change.

Our programmes seek to increase public awareness of global justice issues related to Concern's work around the world. Programmes supported by Irish Aid promote critical thinking and healthy dialogue whilst encouraging people to get involved and campaign for change. Concern also collaborates with networks and consortia; and through its Concern GCE Grants Scheme provides seed funding to organisations that target a range of communities and audiences in Ireland, with a particular focus on disadvantaged or marginalised groups.

Ireland

On this page: The 2025 Northern Ireland Concern Primary Debates final at Stormont, Belfast. The schools represented are Bunscoil Mhic Reachtain, north Belfast (in purple) and St Malachy's Primary School, Camlough, Co Armagh (in green). **Photo:** Concern Worldwide

On next page: 2025 All-Ireland Concern Debate winners, Laurel Hill Secondary School FCJ from Limerick City. From left to right: Zoe Norris-Cable, Ellie McCaffrey, Aida Hehir and Prisca Afolabi. **Photo:** Karen Morgan/Concern Worldwide

Strategic Goal



GOAL 3

Galvanising global support across every generation to end extreme poverty

SDGs

1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



13 CLIMATE ACTION



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



GLOBAL CITIZENSHIP IN ACTION IN 2025

Concern directly engaged with more than **12,000 people in schools, third-level institutions, youth groups, and adult/community settings** across the island of Ireland.

More than **4,300 primary school students in 214 schools took part in the Concern Primary Debates programme**. At secondary level, we connected with more than 6,000 students from 247 schools through Concern Debates, school workshops, our TY work experience programme, and collaborations with organisations such as EY and Technological University Dublin. Students explored themes such as conflict, disinformation, fast fashion, and global commitments to ending world hunger. We supported **447 educators, 87% of whom reported an increase in confidence to engage their learners on global justice issues**.

The Concern Debates programme celebrated its 40th anniversary, providing the opportunity to reflect on its impact and legacy. Since 1984, the programme has challenged tens of thousands of young minds to think critically and engage deeply with the most pressing global justice issues of our time. It has sparked rigorous debate and deepened understanding of the complex causes of poverty, aligning with Concern's mission to

create lasting change. To mark the occasion, we revisited 'retro motions' from over the years, collected stories for an archive project, and held the 'Voices for Change' Conference, which included an exhibition titled '40 Years in 40 Objects'.

Our global citizenship work extended beyond schools, engaging **632 students across 10 third-level institutes** on global issues and the Sustainable Development Goals. We worked with **244 young people in non-formal education** with a focus on climate justice, and engaged **778 adults in workshops and events**. Engagements included a panel discussion on COP as well as a series of intergenerational climate cafés (which brought people together to discuss climate justice) and both local and global action. We explored creative ways to deliver Global Citizenship Education (GCE), hosting a craftivism workshop, an Act-for-Change session, and a collaboration with the Hugh Lane Gallery to host a panel discussion, 'Perspectives on Peace', which connected the work of artist Brian Maguire with broader themes of conflict and global justice.

In response to a desire for past participants to stay involved in our work, we launched a new alumni programme 'Concern Connect', with support from Deloitte. The programme

now has 33 active members, fostering sustained connection and longer-term engagement with Concern. In November, three members of Concern Connect travelled to Brussels, where they visited EU institutions and the Permanent Representation of Ireland and met with MEP Barry Andrews, who spoke with the group about current humanitarian policy and the EU's role in global development.

Challenges

Engaging young people in GCE is not without challenges, especially in a rapidly-changing world. While the global context, including conflict, increased political division, a rise in mis- and disinformation, and the ongoing threat of the climate crisis, made our work more difficult, it also reinforced the importance of Concern's Global Citizenship work. Of those who participated in our programmes in 2024, 62% reported that because of their engagement, they felt empowered and equipped to act on global development issues and understood root causes of global injustice. Concern believes firmly in the value and impact of Global Citizenship Education to help us all to contribute to building a better, kinder world: it is vital in an ever-changing global context, where critical thinking, healthy dialogue, and meaningful action are essential.





Ireland

Women of Concern 2025 Honouree, Berabose Aline Joyce in the gardens of The Mansion House, Dublin. Ms Joyce, from Rwanda, has dedicated her life to improving access to healthcare for women across the African continent. She is the co-founder and CEO of LUNA, a platform that provides digital and telehealth services to women, enabling them to get the information and health products they need from trusted service providers. The annual Women of Concern event pays tribute to inspiring women and role models who embody justice, generosity and compassion in their work and daily lives. The event is sponsored by EY Ireland. **Photo:** Leon Farrell/Photocall Ireland

ADVOCACY

Concern's advocacy work focusses on securing sustainable improvements in the lives of people living in extreme poverty by engaging with the private and public sectors and by influencing national and international policies, as well as the actions and practices of governments, donors, and aid counterparts.

Strategic Goal



GOAL 2

Driving urgent action on hunger, conflict and the climate crisis

SDGs



We use Concern's experience to influence action to address the challenges of conflict, climate change, and hunger, and to amplify the voices and opinions of communities who are entitled to receive appropriate and timely support. Across Concern programmes, advocacy issues include humanitarian access and funding, nutrition policy and financing, use of cash transfers, climate change (adaptation, financing, and climate action), education, social accountability, health systems strengthening, and youth inclusion in decision-making processes. Concern advocates both independently and in consortia with likeminded partners where most impactful.

Examples of our achievements and performance in 2025 are set out below:

Informed by evidence from the **Hanaano programme** in Ethiopia, Kenya, and Somalia, Concern advocated for policy change at both the national level and major regional and global platforms including the UN Food Systems Summit and Africa Climate Summit, both in Addis Ababa, Ethiopia, the Africa Food Systems Forum in Dakar, Senegal, and COP30 in Belém, Brazil. Under the Hanaano programme in Ethiopia, Kenya, and Somalia, Concern and partners produced four publications to support

nutrition advocacy. Findings from Hanaano, including current research with Tufts University were shared with national-level policy makers to inform future strategies. A nutrition supply chain update highlighted the impact of aid cuts on nutrition treatment services and influenced stakeholders from sub-national to global levels. At the community level, 29 community plans in Kenya and Somalia were developed and are being used by communities to influence resource allocation.

Working in close partnership with regional NGO fora in the Sahel and central Africa, and with European networks including VOICE, Alliance2015, and Generation Nutrition, Concern participated in two high-level visits to the Democratic Republic of the Congo: one involving a group of MEPs led by Barry Andrews, and another with Hadja Lahbib European Commissioner for Preparedness, Crisis Management, and Equality.

Engagement with the Irish Permanent Representation to the EU provided an important platform for advocacy on the EU's engagement in the Sahel and other fragile contexts. In May, Concern presented our work to the European Commission's Humanitarian Aid Office (ECHO) and Directorate-General for International Partnerships (DG INTPA), alongside representatives from EU Member States responsible for humanitarian and development policy. Drawing on operational experience from across the Sahel, Concern teams highlighted the complex realities of delivering assistance in contexts marked by conflict, climate shocks, and constrained access. The discussion demonstrated that meaningful humanitarian and development outcomes remain achievable where EU engagement is underpinned by sustained, predictable funding and coherent diplomatic engagement aligned with humanitarian principles.

As a member of Generation Nutrition, Concern engaged EU policymakers in advance of the Nutrition for Growth Summit (N4G) in Paris. Our advocacy contributed to strengthened EU financial and policy commitments to address malnutrition in fragile and crisis-affected settings. In the United Kingdom (UK),

Concern led the International Coalition for Advocacy on Nutrition (ICAN UK) to make recommendations to the FCDO on their N4G commitments and participated in the UK Government's launch of the Global Compact on Nutrition Integration in Paris. With support from The Eleanor Crook Foundation, Concern published a comprehensive analysis of Ireland's food security and nutrition-related political and financial commitments from the last 20 years, with recommendations for the N4G summit, where Ireland made the welcome pledge of €250 million annually in the fight against malnutrition over the next four years (2026–2029), of which €96 million will be earmarked for addressing child wasting.

Concern contributed to global climate finance debates as a proud member of the Zurich Climate Resilience Alliance (ZCRA) consortium. The consortium launched *Adaptation finance and the private sector: opportunities and challenges for developing countries*, a report that examined the potential and limits of private finance for adaptation and was shared with climate finance negotiators. Concern co-produced the fifth edition of ODI's *A Fair Share of Climate Finance?*, assessing the quantity and quality of high-income countries' climate finance. This report was launched ahead of COP30, where Concern advocated for increased and effective adaptation finance for people in fragile and conflict-affected contexts, sharing programme learning from Bangladesh, Malawi, Pakistan, and the Horn of Africa. Meanwhile at the country level, climate change advocacy highlighted how extreme weather is intensifying hunger, displacement, and health risks in fragile contexts. In **South Sudan**, engagement with donors and humanitarian partners helped ensure climate risks were incorporated into response planning and funding decisions. In **Niger**, climate advocacy was embedded within a wider dialogue on fragility, humanitarian reform, and education in crisis, reinforcing the case for sustained investment in climate-resilient approaches. In **Somalia**, Concern shared country experience on early warning early action and climate nutrition programming through national and global platforms, contributing to response planning and policy dialogue.

My children

Hanaano, meaning ‘to nurture’ in the Somali language is the name given to Concern’s three-year, Irish Aid-funded programme to tackle child wasting in the Madera Triangle. This cross-border region where Ethiopia, Somalia, and Kenya meet is shaped by climate shocks, political instability, clan conflict, and porous borders.

are clean,
healthy,

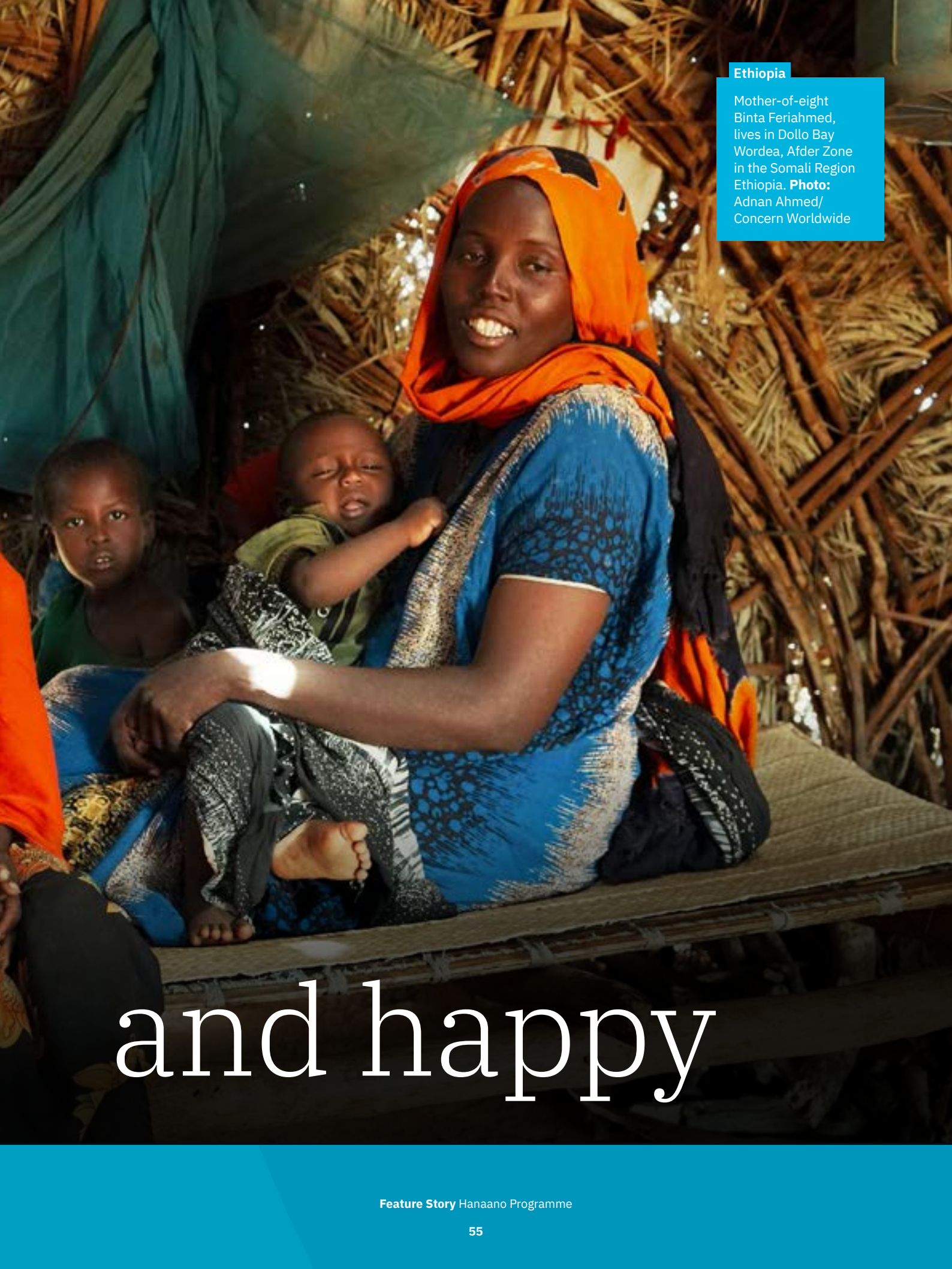
300,000

Programme participants

105

Hardest-to-reach communities





Ethiopia
Mother-of-eight Binta Feriahmed, lives in Dollo Bay Wordea, Afder Zone in the Somali Region Ethiopia. **Photo:** Adnan Ahmed/ Concern Worldwide

and happy

“

We learned how to breastfeed properly, how to cook and feed vegetables, and how to give a balanced diet so our children grow strong and stay out of malnutrition.

The Hanaano programme works to achieve three core outcomes:



Address household behaviours to improve nutrition, health, hygiene, and care.



Develop profitable, climate resilient livelihood strategies to improve food security in households.



Share evidence-based solutions with decision-makers on a national and regional level to inform policy for sustainable change.

Child wasting is a severe form of acute malnutrition which weakens immunity and impairs both physical growth and cognitive development. 43 million children worldwide suffer from wasting at any given time, and severe wasting accounts for 20% of deaths among children under five.

With Hanaano, Concern is working closely with local partners across Ethiopia, Kenya, and Somalia to fight child wasting and nurture lasting change for 300,000 programme participants in 105 of the hardest-to-reach communities.

In the past, many programming models tended to focus only on treatment of severe wasting rather than tackling its root causes. As such, they fell short of creating lasting change. This is where Hanaano strives to be different. A research partnership with Tufts University, Massachusetts further strengthens the programme through evidence collection.

Binta Feriahmed is a 35-year-old mother of eight, living in Dollo Bay Wordea, Afder Zone, Somali region Ethiopia. When Binta joined the Hanaano Programme, she had a malnourished baby suffering from diarrhoea. She was also breastfeeding at the time, and the nearest water source was 3km away from her home. Through the Hanaano programme, Concern built a water tap in her community.

“My children are clean, healthy, and happy. They are no longer getting sick from diarrhea. I’m no longer too tired from walking hours to fetch water. I have the energy to cook properly, keep the house clean, and take care of my family.”

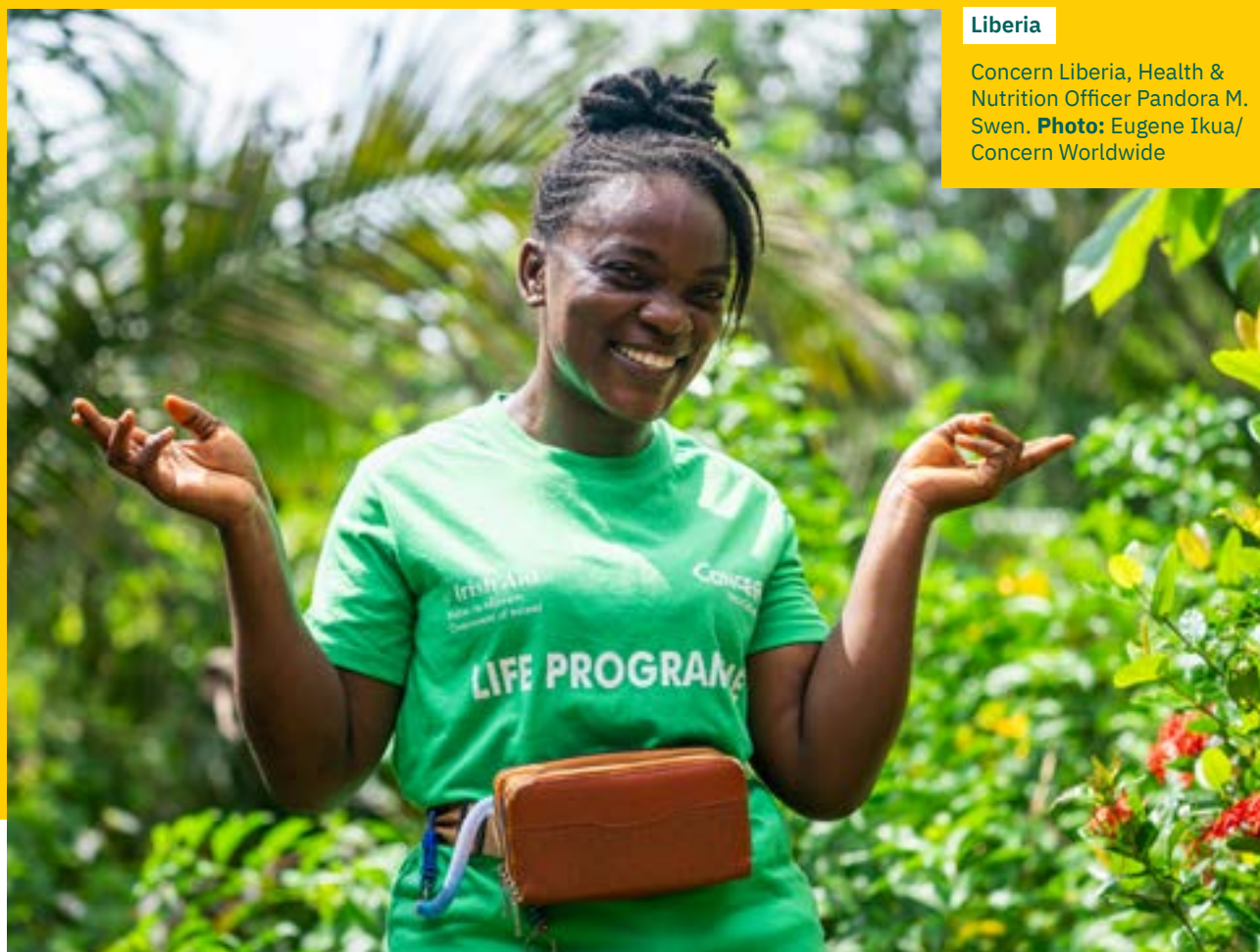
As a member of one of Hanaano’s Mother-to-Mother groups, Binta also received training on breastfeeding, hygiene, and child nutrition.

The Hanaano programme is designed to be fully locally-led, with all partners from Kenya, Ethiopia and Somalia represented at every level of decision-making.

Cuts to humanitarian aid in 2025 led to significant disruptions in programming across the humanitarian sector, including shortages of therapeutic food and medicine. Thankfully, the design of the Hanaano programme allows for the activation of a ‘Crisis Modifier’, freeing up funding to address obstacles as they emerge. In Ethiopia, this meant financing and coordinating last-mile transport of therapeutic food to Dollo Bay, where Binta lives, effectively restoring treatment for severe malnutrition. In Kenya, Concern supported emergency redistribution of 300 cartons of therapeutic food following stock shortages.

This flexibility, has allowed Hanaano to move beyond prevention alone and ensure the continuity of lifesaving treatment, filling gaps where other organisations have withdrawn.

HOW WE WORK



Liberia

Concern Liberia, Health & Nutrition Officer Pandora M. Swen. **Photo:** Eugene Ikuu/ Concern Worldwide

Working with Partners

We cannot achieve our mission alone. To ensure people living in extreme poverty can achieve major improvements in their lives, much of Concern's work is designed and delivered in partnership with others, especially local and national organisations in the countries where we work.

We progressed our organisational commitment to locally-led programming and equitable partnerships by increasing the quantity and quality of funding to local and national non-governmental organisations. We on-granted €25.6 million* to our local and national NGO partners, representing 13.3% of Concern's total programme expenditure. Of this amount, approximately €1m was provided to these partner

organisations to ensure that they can operate sustainably. This has allowed Concern to deliver more impactful programmes with and through our partners. For a list of partners see page 140 (Appendix 3).

Local partners also increasingly assumed co-leadership roles last year, contributing to strategic planning, contextual analysis, and crisis response, while also leading implementation in hard-to-reach areas and supporting governance and accountability mechanisms. For example, in Chad local partners **ACHUDE** and **ADRAH** led community-level health and nutrition sensitisation and gender promotion. In Malawi, local partner **CICOD** led and delivered district-level natural resource management and nutrition programmes.

We made steady progress in supporting and strengthening local and national NGO partners through several strategic initiatives. We partnered with local government authorities and private sector agencies to strengthen local systems for access to goods and services. In Rwanda, local partner Great Lakes Inkingi Development is co-chairing the national government's Livelihoods and Graduation Sub-Committee.

* Included in total programme grants to partners €28.2 million (note 3(a) page 114)

€25.6m

on-granting to local and national NGO partners (13.3% of programme expenditure)

€1m

in funding provided to partner organisations to ensure that they can operate sustainably

The Organisation for Developing Services and Agriculture Development and Life Roots Social Economic Development Organisation, two local partners in Afghanistan, began working with the Afghanistan National Disaster Management Authority and participated in their Joint Assessment Teams.

Strengthening the capacity of local partners remains a core pillar of Concern's approach to partnerships. Our structured support plans work to strengthen technical capacity and programme quality, including health and nutrition service delivery in South Sudan and Sudan, data collection and joint assessments in Somalia and South Sudan, conflict sensitivity and social cohesion in Lebanon, and gender-transformative approaches in Chad, the Central African Republic, and Sierra Leone. Concern supported local partners with their broader organisational development, including institutional policy development in Bangladesh, business proposal development and budgeting in Sudan, and Core Humanitarian Standard compliance in Somalia. Concern also provided capacity-strengthening support to local government agencies. In South Sudan, we collaborated with County Health Departments through training, joint supervision, rehabilitation of nutrition facilities, and improved data systems. In the Central African Republic, we supported local government technical agencies with agricultural and food security training.

At the global level, we were actively involved in initiatives aimed at improving partnership processes. Concern became a signatory to the Charter for Change, an initiative, led by both National and International NGOs, to practically implement changes to the way the Humanitarian System operates to enable more locally-led responses. As a signatory, Concern will work towards eight key objectives, including the provision of higher-quality funding to local organisations, building equitable partnerships, strengthening local capacity, and promoting the voices and leadership of local actors within the humanitarian sector.

ALIGNMENT TO STRATEGIC GOAL



GOAL 2

Driving urgent action on hunger, conflict and the climate crisis

How We Measure Success and Learn from Our Programmes

Concern Worldwide is strongly committed to programme quality, evident in our robust Monitoring Evaluation and Learning (MEL) systems, which focus on adaptive management, impact measurement, and evidence-based learning for continuous improvements.

In 2025, Concern completed mid-term reviews (MTR) across 26 projects participating in our Irish Aid-funded programme 20 countries and a further five MTRs across other programmes. At its mid-point, the Irish Aid Civil Society Partnership (ICSP) shows tangible results in livelihoods, food security, financial inclusion, and health service utilisation. Savings groups and community-led economic structures have emerged as being particularly effective. The review also highlighted areas where strategic recalibration can deepen impact. These areas have been reviewed and specific actions proposed to maximise gains and ensure achievement of outcomes in the second half of the programme cycle.

Concern conducted 14 final evaluations of programmes across 10 countries in 2025. All final evaluations assessed Concern's performance against the criteria of Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. Evidence-based recommendations for improving programmes were also included, thus completing a programme cycle where learning from previous programmes is always the first step in planning for the next programme.

Revised guidance on Concern's Approach to Evaluations was also developed in 2025 to improve how Concern conducts, manages, and uses both internal and external evaluations, and to respond to a changing context where funding for evaluation work is increasingly limited. This guidance will be accompanied by new guidance and tools for conducting less formal and less resource-intensive End of Project Review exercises in circumstances where a formal evaluation is not possible. This ensures a continued focus on reflection and learning for all programmes, regardless of funding constraints.

Concern's excellence and innovation in Digital Data Gathering (DDG) and data visualisation continued to be an important component of our MEL systems. Over 200 surveys across 22 countries were conducted in 2025 on our bespoke DDG system, providing instant access to survey data on key programme issues to our programme staff. This was complemented by increased focus on qualitative data collection, introducing Outcome Harvesting as a key technique to capture programme outcomes. Increased focus on ensuring the community voice through qualitative data collection will be a key component of our work in 2026.

Across multiple countries and thematic areas, Concern's research portfolio is generating important learning on food systems engagement, gender-transformative approaches, nutrition pathways, and climate-resilient agriculture. Through partnerships with 14 international research partners, including University College Dublin, Trinity College Dublin, University of Oxford, Tufts, and Yale

University, new learning is emerging that contributes not only to improvements in Concern's own programmes, but also to sector-wide advancement.

ALIGNMENT TO STRATEGIC GOAL



GOAL 1
Reaching the furthest behind first

Core Humanitarian Standard

The Core Humanitarian Standard (CHS) is founded on the internationally-recognised humanitarian principles of humanity, impartiality, independence, and neutrality. It outlines what good humanitarian action looks like for communities and people affected by crises, and for the staff and organisations involved in delivering a response. In 2017, Concern became the first Irish agency to gain certification regarding compliance with the CHS, having had its processes, procedures, and approaches independently audited by the Humanitarian Quality Assurance Initiative (HQAI) – the independent supervisory body for the CHS.

Since then, we have undergone annual audits to follow up on our progress, as well as two re-certification audits: one in 2021 and the latest in 2024, which awarded us with our recertification, valid until 2027. Based on the latest audit report, we continue to improve our ways of working and strive towards greater programme quality and accountability to the communities we serve, with the 2025 check-in audit finding that we are on track with the implementation of these recommendations. CHS audits show that Concern is strongly committed to the humanitarian principles and to implementing timely and effective programmes, and that we perform well in terms of gender equality, diversity, and localisation.

In 2024, the CHS was updated to centre affected people and communities in its framework. The language was simplified to make it more accessible, and the nine commitments were amended to clearly describe what people and communities can expect from the organisations that support them. Concern will be audited against this new CHS framework in 2027, and we are preparing for this transition by training our staff and partners to ensure that the framework continues to guide us in implementing effective and relevant interventions. As a strong benchmark for programme quality and accountability, the CHS is also part of our new Global Strategy 2026–2030 as a key component to measure the quality of our programming, thus further embedding the CHS into Concern's culture.

ALIGNMENT TO STRATEGIC GOAL



GOAL 1
Reaching the furthest behind first

Gaza

Ahmad, a water engineer with CESVI, oversees a potable water distribution in Gaza, 16th December 2025. Many families do not have adequate shelter to protect them as temperatures drop and depend on the support of aid agencies. Concern's partner CESVI carries out clean water distributions via bowser trucks to people staying in displacement camps. **Photo:** Abood Al Sayd/DEC



Safeguarding

In 2025, Concern further strengthened its safeguarding approach through structural changes, improved systems, and continued investment in staff and partner capacity. In June, the former Protection and Safeguarding Unit was restructured into the Safe and Inclusive Programming (SIP) Unit, integrating safeguarding, accountability to affected populations (including feedback, complaints, and response mechanisms or FCRMs), protection, equality and inclusion and conflict sensitivity. This created a more coordinated and proactive approach to preventing harm and promoting safe, dignified, and inclusive programmes across all country offices.

A major milestone was the September 2025 launch of SpeakUp!, a secure, centralised reporting system for safeguarding, fraud, whistleblowing, and misconduct. Supported by trained SpeakUp! Champions, it provides a consistent reporting pathway and strengthens confidence and accountability in case management.

Capacity strengthening remained central to our work. The mandatory annual refresher safeguarding training was redesigned to be more practical and interactive, helping staff better recognise and report concerns. In 2025, 30% of Designated Safeguarding Focal Points (DSFPs) and seven partner organisations received training, including the updated initial DSFP training and the newly-developed annual refresher module. Partner safeguarding capacity was supported through new self-assessment tools for safeguarding and FCRMs, helping partners identify risks and strengthen systems.

Concern also produced its first annual safeguarding report, analysing trends from 2022–2024 to strengthen organisational learning. The third annual Safeguarding Week in October showcased global good practice, launched new tools, and demonstrated measurable improvements in staff understanding and confidence compared with 2024.

INVESTIGATIONS 2025:

During 2025, our investigations team received 11 new safeguarding case referrals. Nine of these cases related to Concern, and two cases to Concern’s partner organisations. In addition, six cases were carried forward from last year, giving a total caseload of 17.

14 of these cases 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.

The remaining three cases were serious incidents which fell outside these Concern definitions e.g., verbal harassment of a minor, physical assault of a minor, and child abuse/trafficking.

Of these 17 cases, eight remained open at year-end. The investigations into the other nine cases were completed with the outcomes as follows:

Type of case	No. of complaints substantiated	No. of complaints unsubstantiated or unfounded	Other*	Total
Sexual exploitation	1	1	–	2
Sexual harassment	2	1	–	3
Sexual abuse		2	–	2
Other**	1	1	–	2
Subtotal	4	5	–	9
Cases ongoing at 31.12.2025	–	–	–	8
Total	4	5	–	17

* Following risk assessment, not taken forward to investigation within Concern

** Serious incidents falling outside the Concern definitions

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

INVESTIGATIONS CAPACITY BUILDING:

In 2025, staff training and capacity building were central to the Concern Internal Audit & Investigations strategy, reaching over **890 staff globally**.

- » **One week of Investigator Training** delivered in 4 countries
- » **6 half-day investigation overview training sessions** delivered through the Global Training Calendar (English, French, and Arabic)
- » **22 half-day misconduct awareness sessions** (fraud and safeguarding) delivered to our country programmes

These initiatives enhanced **organisational capability** to prevent, detect, and respond to misconduct.

A key change in 2025 was the **inclusion of local partner staff** at many of our training sessions, supporting Concern’s localisation and partner capacity-building objectives.

Working with communities to implement



Yemen

Concern Health and Nutrition Officer Saleh Hassan visits a rehabilitated water source in Taiz Governorate, Yemen. The water source was equipped with a solar system to provide environmentally-sustainable access to safe drinking water for over 1,200 people in the western district of Mawza. **Photo:** Ammar Khalaf/Concern Worldwide

sustainable solutions

We continued to reduce our carbon emissions and improve the environmental sustainability of our programmes and operations. Concern made a commitment to reduce its carbon footprint by 30% compared to 2019 levels, reflecting our commitments as a signatory of the Climate and Environmental Charter for Humanitarian Organisations.

Concern seeks sustainable solutions by working with communities on positive environment management and climate change adaptation. Since the development of Concern’s Environmental Policy and accompanying strategy in 2019, steps have been taken to monitor our environmental impact, implement sustainable solutions, and promote positive environmental behaviour among staff.

How Do We Reduce the Environmental Impacts of Our Work?

1. By conducting annual carbon audit exercises, understanding where our emissions hotspots are, and supporting country programme teams to identify solutions to reduce their carbon footprint

2. By upgrading facilities, investing in energy efficiency, and reducing reliance on generators

3. By identifying and managing our environmental risks in a systematic way, taking action on energy consumption, waste management, transportation, and logistics

4. By designing guidance to ensure the sound application of environmental standards in procurement processes, construction, and solar systems design

5. By conducting regular awareness-raising sessions accessible to all staff members on environmental topics, and establishing Environment Working Groups in country programme offices

Key Achievements in 2025

- » Concern has been measuring its carbon footprint since 2019, identifying the carbon emissions associated with energy use, transportation, and air travel for our support and country programme offices. In 2025, we reduced our carbon footprint, due to a combination of improvement measures in fleet management and mobility restrictions in some countries.
- » Building on past efforts to promote sustainable operations, Concern, in collaboration with our Alliance2015 partners, released a Waste Management Handbook in 2025 to support responsible waste-management practices in our offices and work in collaboration with local partners and suppliers to encourage the application of circular economy solutions.
- » We established an internal fund to support investments in fleet upgrades and the solarisation of Concern offices.
- » Afghanistan, Liberia, Niger, and Chad have now installed solar systems to power Concern premises.
- » The reduction of single-use plastics is promoted across the organisation. At Concern Bangladesh and Ethiopia, staff phased out plastics and use refillable bottles and sustainable packaging instead. Concern Yemen successfully replaced single-use plastic bottles on our premises by installing a reverse-osmosis water filtering system.
- » Used IT equipment from Concern’s office in Dublin is handed over to a local social enterprise specialising in electrical, electronic, and metal recycling for reuse, promoting circularity across value chains.
- » In November 2025, Concern reached the finals of the Irish Green Awards, in recognition of our renewed efforts towards environmental stewardship.

Malawi

Mailesi Komaichi (45) runs a solar water pump in Kasanya Village. **Photo:** Jon Hozier-Byrne/Concern Worldwide



HOW WE RAISE FUNDS

At Concern, public support has always been central to our work. We rely on the generosity of individuals and organisations in Ireland and around the world to fund our programmes, and we remain deeply grateful for the continued support of our donors and supporters.

Objectives

Our main objectives in 2025 were to:

- » Engage with the public, the corporate sector and the international philanthropy community to raise over €40.2 million in Ireland, UK, and South Korea.
- » Raise €167.2 million from governments, institutions, and other co-funders.
- » Ensure that we hold ourselves to the highest professional standards and that our donors can trust Concern to manage their donations effectively in order to deliver the greatest impact in the communities in which we work.

Some examples of our achievements and performance in 2025 are set out below:

Adhering to standards

Our fundraising teams in Ireland, the UK, and South Korea are driven by the humanitarian mission of Concern and our responsibility to the communities we serve, as well as to our donors and supporters. We hold ourselves to the highest standards of integrity and accountability and operate in compliance with the Irish Charity Regulator's Guidance for Charitable Organisations on Fundraising from the Public, and the Fundraising Regulator's code in the UK.

Public Support

During a year in which many institutional funders made significant cuts to overseas aid, the public in Ireland, the UK, and South Korea remained strongly committed to helping those in greatest need overcome hunger and extreme poverty. Our generous supporters, moved by images on their TV screens of the crises in Gaza, Sudan, and Ukraine, supported our emergency fundraising appeals. Many others came together to raise funds for our development work around the world, and in Ireland in 2025 we saw the highest levels of donations for many years. Over 175,000 people and organisations across Ireland, the UK, and South Korea supported our work through donations or regular gifts this year. Regular monthly gifts continue to be an important part of our income, allowing donors to give tax-effectively while enabling Concern strategic flexibility to respond where needs are greatest.

People were also inspired to support our work in other ways this year: from buying a Concern Christmas Gift for friends and family, taking part in lotteries and raffles, sharing a meal with friends as part of our Cook for Gaza event, running marathons, climbing mountains, or even by sending a special Concern letter to Santa. For those who wished to leave a gift to Concern in their will, legacy giving pledges were at a four-year high in Ireland in 2025, with even greater numbers enquiring as to how they can support Concern in their will.

Partnerships and Philanthropy

Philanthropy and partnerships with individuals, companies and foundations have continued to grow. This year we saw programmes in Liberia, Kenya, Malawi, Burkina Faso, and many other countries, funded by generous philanthropists. Many of our international programmes were also supported by companies and foundations again this year, who provided valuable funding and expertise to support our work.

We were delighted to continue our multi-annual partnership with the Zurich Climate Resilience Alliance, focussed on finding practical ways to help both rural and urban communities in Kenya, Bangladesh, Pakistan and Malawi, strengthen their resilience to climate hazards. We were also proud to work with Kerry Group, who are supporting Kenyan farmers to adapt to climate change, build sustainable livelihoods, and create a regional market chain for mango production and processing. We would also like to thank the JP McManus Charitable Foundation, Bank of Ireland Staff Charitable Fund, Ulster Bank, Knight Medical, Dawn Meats, Electric Aid, FDC Group, Fórsa, Datatec, EY, EKOenergy, Elsevier, the Eurofins Foundation, PTSB, Deloitte and Mason Hayes & Curran for their invaluable support during the year.

During the year, we received a generous donation of €500,000 from the Tom Cunningham Trust in relation to our health work in South Sudan. This very generous donation, made in memory of Tom Cunningham, is providing emergency lifesaving health and nutrition services to over 11,000 people, including 3,600 children under five, who have been affected by high levels of hunger, disease and violence in Leer County, South Sudan.

The Whole Foods Market Foundation continued its support for our Green Graduation programme in Chad, which aims to provide 2,400 families with a pathway out of extreme poverty. Al Basma Foundation supported us to improve maternal health in South Sudan and to protect children under the age of 5 against malaria in Sierra Leone, and tcc Foundation helped us tackle childhood malnutrition among Rohingya refugees in Bangladesh. In addition, the Coles-Medlock Foundation supported our STEM education work in Kenya.

Our annual Women of Concern luncheon this year was once again supported by our friends at EY and we shared a wonderful afternoon in Dublin with over 250 people from the business community, showcasing Concern's work tackling gender inequality and celebrating the work of Rwandan activist Berabose Aline Joyce, our 2025 Women of Concern Honouree. The event was a huge success, thanks in no small part to our wonderful MC, broadcaster and sustainability influencer Fionnuala Moran and the hard work of our committee members: Dr Mary Coghlan, Jean Delaney, Seamus Fives, and Cormac Murphy.

On behalf of all of the communities we supported around the world in 2025, a warm and sincere thank you to all the people and organisations whose support shone a light of solidarity and hope in a year of turbulence and darkness for so many people around the world.



Pakistan

Children bathing in the water of a village hand pump to cool down during the heatwave. **Photo:** Arif Shad/Concern Worldwide

Governments and Institutional Donors

In total, Concern received €150.1 million from governments and institutional donors (plus €14.3 million in donated commodities) in 2025.

All of this funding is awarded through competitive processes whereby we have to compete with peer organisations, and frequently with the private sector. The income level reached in 2025 is a 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. During the year, we submitted 288 funding applications to over 30 institutional donors (governments and multilaterals) across all 27 countries. For the fourth year in a row, the highest number of applications was made in the Horn of Africa, reflecting the significant humanitarian needs in that region.

Our top government and institutional donors, in 2025, were as follows:

IRISH AID

Concern continued its partnership with Irish Aid under Ireland’s Civil Society Partnership (ICSP). With an allocation of €31 million in 2025, the programme reached over three million people in 22 countries (see page 68). Concern also continued its partnership with Irish Aid under the Horn of Africa Child Wasting Initiative in the Mandera Triangle cross-border area of Ethiopia, Kenya and Somalia. In 2025, the Hanaano programme, meaning “to nurture” in Somali, made a significant impact across communities on the borderlands of Ethiopia, Kenya and Somalia, working with local partners RACIDA, Pastoralist Concern, Lifeline Gedo; research partner Tufts University (Feinstein International Centre), and the Intergovernmental Authority on Development (IGAD) to prevent child wasting. A new Climate Adaptation and Mitigation grant started in November 2025 in Burundi, Niger and Somalia. In 2025, Concern received €38.4 million in total from Irish Aid.

EUROPEAN UNION

Total funding awarded by the EU’s humanitarian arm, Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO), was €17.9 million in 2025 with Concern implementing 15 ECHO-funded programmes. The largest grants were in Syria and Somalia. Significant longer-term grants funded by the EU’s Directorate-General of International Partnerships (DG INTPA) continued in Somalia, Afghanistan, Central African Republic, Malawi, Chad, and Sudan. In 2025, Concern’s total income from DG INTPA was €11.2 million.

FOREIGN COMMONWEALTH & DEVELOPMENT OFFICE

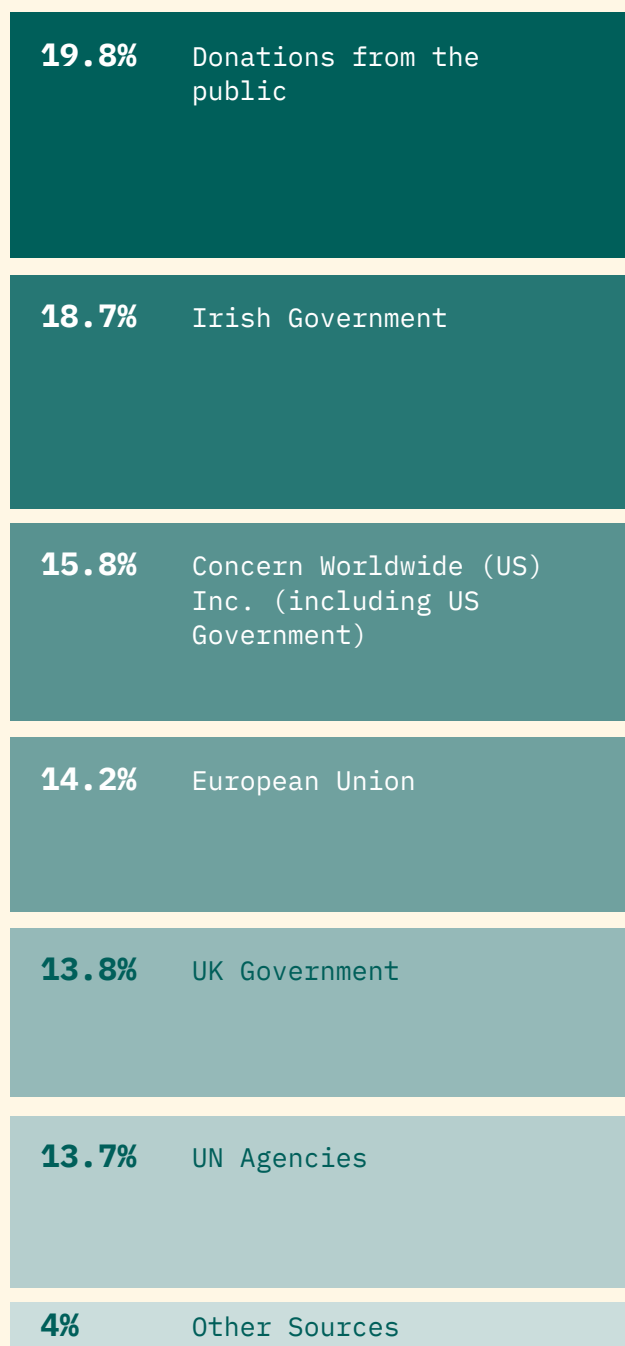
In 2025, the UK Government continued to be an important donor for Concern with an income of £24.2 million (€28.4 million). Strategic grants were awarded by the Foreign, Commonwealth & Development Office (FCDO) in Afghanistan, Ethiopia, Malawi, and Somalia and ongoing programmes continued in Democratic Republic of the Congo, Pakistan, and Sierra Leone.

CONCERN WORLDWIDE (US) INC.

During 2025, we worked closely with our affiliate organisation, Concern Worldwide (US) Inc., to access funding from the US Government. Out of the €32.3 million granted by Concern Worldwide (US) Inc., €29.8 million was granted by the US Government.

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 2025. The chart below shows the range and spread of our income as a percentage of donations and legacies and charitable activities (see pages 112 and 113):



THANK YOU

Without the support of many individuals, governments, and other institutional donors, a small number of whom are recognised here, our work would not be possible. Together we have helped over 27.3 million people in 27 countries.

Sincere thanks to community groups and volunteers for their hard work and everyone who supports us regularly giving us the confidence to plan ahead. We are also very grateful to our supporters who have thoughtfully left us a legacy.

WE GREATLY APPRECIATE THE ON-GOING SUPPORT FROM GOVERNMENTS AND OTHER INSTITUTIONAL DONORS INCLUDING:

Education Cannot Wait
The Austrian Government
The Belgian Government
The Czech Government
The Danish Government
The European Union
The French Government
The German Government
The Green Climate Fund (GCF)
The Irish Government
The South Korean Government
The States of Guernsey Overseas Aid & Development Commission
The Swedish Government
The Swiss Government
The United Kingdom Government
The United States Government (via Concern Worldwide (US) Inc.)
The World Bank

UN AGENCIES INCLUDING:

United Nations Children Fund (UNICEF)
United Nations High Commissioner for Refugees (UNHCR)
United Nations Office for the Coordination of Humanitarian Affairs (OCHA)
World Food Programme (WFP)



THANKS ALSO TO THE FOLLOWING ORGANISATIONS:

Al Basma Foundation
Bank of Ireland Staff Charitable Fund
Collin Family Charitable Trust
Community Foundation for Ireland
Datatec
Dawn Meats
Deloitte Ireland LLP
Disasters Emergency Committee
EKOenergy
Eleanor Crook Foundation
Electric Aid
Elsevier Foundation
Eurofins Foundation
EY
FDC Group
Fórsa
Icon Technologies
JCDecaux Ireland
JP McManus Charitable Foundation
Kerry Group Plc
Knight Medical Limited
Korean Health and Medical Association
Mr Joseph Layden and the Layden Group
Logicalis
Mason Hayes & Curran LLP
Midas IT
Milton Damerel Trust
Parking People
PTSB
Rose & Dudley Leigh
Start Network
tcc Foundation
Tom Cunningham Trust
The Religious Society of Friends (Quakers)
Ulster Bank
Whole Foods Market Foundation
Z Zurich Foundation

CONCERN'S PARTNERSHIP WITH IRISH AID THROUGH IRELAND'S CIVIL SOCIETY PARTNERSHIP (ICSP)



Rwanda

Concern Green Graduation Programme Manager, Domina Mukasiniha, Rwanda. **Photo:** Eugene Ikuu/Concern Worldwide

Concern and Irish Aid have a longstanding partnership based on our shared goals of tackling extreme poverty and reducing humanitarian need. Irish Aid is one of Concern's largest and most valued institutional donors.

In 2025, Irish Aid provided €31 million to deliver critical long- and short-term programmes in 22 countries through Ireland's Civil Society Partnership (ICSP), reaching over 3 million people. This resulted in reduced hunger, sustainable livelihoods, improved child and maternal health and nutrition, enhanced water and sanitation infrastructure, and the provision of emergency support and protection services in response to crises. Concern is proud to remain the largest partner within the ICSP and, in collaboration with our local partners, is proud to continue impactful programming for people who are furthest behind.

In **Malawi**, communities experienced a major reduction in hunger as a result of ICSP-funded climate-resilient agriculture and nutrition interventions. In the **Central African Republic**, ICSP supported the production of improved, nutrient-rich flour. This work enabled community-led approaches to preventing malnutrition by using locally-available ingredients and market-sensitive methods. Training on improved farming techniques resulted in higher crop yields for programme participants. In **Haiti**, social accountability was strengthened through research undertaken with community partners. This led to a deepened understanding of social capital and resilience in conflict-affected urban areas.

The ICSP programmes in the **Democratic Republic of the Congo** ensured the implementation of highly impactful emergency responses despite exceptionally challenging contexts, while simultaneously strengthening social cohesion by engaging communities to address negative gender attitudes. In **Burundi**, the ICSP Green Graduation programme enhanced understanding of climate risks and engagement on climate adaptation, leading to improved resource management and a reduced environmental footprint. In **Burkina Faso**, an approach known as 'Health Surge' has strengthened the capacity of local health facilities to respond to sudden increases in patient needs by rapidly reinforcing staffing, essential supplies, and service organisations to ensure continuity of care for vulnerable populations. In **Somalia**, an initiative was launched to digitise savings and loans management for women's self-help groups, creating a scalable digital model and resulting in enhanced financial security and

inclusion for rural women. In **Ukraine, Burkina Faso, and Afghanistan**, timely humanitarian assistance in the form of food kits and cash was provided to communities affected by displacement and conflict.

In 2025, Irish Aid conducted a successful monitoring mission to Concern's ICSP programmes in **Bangladesh**. This included meeting community changemakers in Dhaka and, along with Bangladeshi local partners, reviewing the progress of the Social and Economic Enhancement Programme and the Urban Green Graduation programme. The Irish Aid team also met communities who had received support in response to floods in northern Bangladesh and visited integrated nutrition facilities in the camps in Cox's Bazar.

Minister of State for International Development and the Diaspora, Neale Richmond and Director of Irish Aid's Civil Society Unit, Mark Finegan visited the Concern office in **Sierra Leone** and met the communities with whom we work.

In Ireland, ICSP supports Concern to engage the Irish public through awareness raising and development education through our Global Citizenship Education programme. Concern works with young people across the island of Ireland to explore the causes of poverty, encourage critical thinking, and promote meaningful action.

In 2025, our programmes reached over 12,000 people across Ireland through more than 1,100 unique education, volunteer and campaign events including workshops, training sessions and debates. These events support members of the Irish public to become active Global Citizens and build an understanding of Ireland's contribution to the Sustainable Development Goals (SDGs).

Read more about Concern's global citizenship programme on page 50.

22

Countries and territories

3m

People reached through ICSP

FEATURE STORY

AFGHANISTAN

8

Family Health House clinics

serving over

80,000

people



Afghanistan

Jome Gol (30) visits Concern health clinic with her son Yaser. Jome Gol has seven children. Her family lives in Noor Aba, a remote village nestled on the slope of a hill, in a simple and small home. After Concern's clinic opened, Jome Gol brought Yaser there. The doctors discovered that he was suffering from severe acute malnutrition. He is now receiving treatment and medication. **Photo:** Nava Jamshidi/Concern Worldwide

This is



Accessing health care for women in northeastern Afghanistan's remote and mountainous regions of Takhar and Badakhshan (where Concern works) has always been challenging, even before the regime change in 2021.

A lack of health clinics and tricky terrain typically meant people would have to walk for hours to see a health professional. Because of this, Takhar and Badakhshan rank among the lowest in access to healthcare for women across Afghanistan. A lack of access to high-quality healthcare close to home is also linked to high child and maternal mortality rates.

To address this gap, Concern established eight Family Health House clinics in Takhar and Badakhshan at the end of 2024. At the start of 2025, these clinics began providing essential healthcare, serving over 80,000 people across the two provinces.

Delivered via the Irish Aid-funded Empowering Communities for a Stronger Tomorrow (ECST), these lifesaving services focus on providing reproductive, maternal, newborn, and child healthcare. These services include safe childbirth, antenatal and postnatal care, treatment of common childhood illnesses, and vaccinations. The clinics also provide critical malnutrition treatment for pregnant and breastfeeding women and children under the age of 5.

The need for these services is acute as Afghanistan has one of the world's highest maternal mortality rates: Every two hours, one woman dies during pregnancy, childbirth, or postpartum. These deaths are from causes that are largely preventable with access to skilled care. Malnutrition rates are also at an all-time high: Between June 2024 and May 2025, 3.5 million children under the age of 5 and 1.1 million pregnant women and new mothers were suffering from acute malnutrition. Severely malnourished children are 10 times more likely to die than a healthy child, and malnourished mothers are more likely to have malnourished children.

Through ECST, Concern's Family Health Houses are designed to change those statistics, providing both accessibility and a community-led approach to awareness. Community health councils now hold regular village meetings and awareness sessions, designed to actively engage in identifying challenges and educating families on healthy habits and ways of accessing care. In 2025, Concern also established several community health posts, trained community health workers, and led community sensitisation sessions on good maternal health and nutrition practices. Community members have warmly welcomed the opening of the Family Health Houses, and the support delivered through family health action groups and community health shuras.

"This is a game-changer for us. We no longer have to endure long and costly journeys for basic medical care," said one local resident.

a game-changer
for us

OUR STAFF AND VOLUNTEERS

2025 was an incredibly difficult year for all our staff. Sadly, due to funding cuts, we had to make a significant number of people redundant – a huge loss to the organisation, and of course to the individuals involved. At the same time, those staff who have remained have gone through a particularly difficult period of uncertainty and change.

Despite this turbulent and personally-challenging time for staff, the commitment and resolve of our people to continue to excel in delivering on Concern’s mission has been clearly evident across all of our countries of operation.

To assist programme country offices to work through these challenges, specific supports were provided by the Global HR Team to assist each country office to deal with redundancies and the restructuring of staff teams. In addition, individual supports were provided to people who were being made redundant, including job-search support workshops hosted in English, French, and Arabic.

Alongside this, we continued to roll out the key strategic actions under ‘Goal 4: Being a diverse, inclusive and people-focused organisation’ of our Strategic Plan 2021–2025.

Much work under our Workplace Equality, Diversity, and Inclusion Strategy 2023–2027 in 2025 focussed on leadership and learning. Our Pathway programme for managers was delivered to staff in Syria, Somalia, and Ireland with a strong emphasis on equality. Work was done with the Learning Team on inclusion proofing our training offerings, and inclusive leadership workshops were delivered to Dublin managers and members of the Emergency Directorate. Workshops were also delivered with HR Managers from across our offices, and the Dublin Recruitment Team to encourage both the embedding of inclusive practices in our recruitment processes and the promotion of equality, diversity, and inclusion in the employee lifecycle.

During the year, there was great progress in the implementation of the Mental Health and Psychosocial Wellbeing Strategy approved in 2024. We have developed, trained, and supported a strong group of Mental Health and Wellbeing focal persons in each of our programme countries, who received quarterly support and training through 2025. With the focal persons, we continued to enhance training and awareness for managers and staff, ensuring that

wellbeing is a shared objective throughout the organisation. Mapping of appropriate Mental Health and Psychological Support Services for staff at country and regional level was an ongoing priority during the year; and a workplace wellbeing survey, a tool assessing needs in each country, was completed by staff in 10 countries.

We made significant progress towards the replacement of our HRIS (Human Resources Information System). The tender process and design phase of the project was completed during 2025 and implementation of the new system began in the Dublin office in early 2026. This new system will facilitate a more connected and networked organisation and will be key to ensuring that we deliver on our organisational mission into the future. There was also continued progress in the roll-out and implementation of the Global Banding Framework that was approved in January 2024 with 12 countries having transitioned by the end of 2025. The remaining countries will transition in the early stages of 2026.

Volunteers continued to lend their expertise to support a host of activities during the year. We appreciate the commitment and dedication of the thousands of activists and volunteers who assisted us by adjudicating debates, ‘shaking collection buckets’, and organising events and activities throughout the country. We thank them for giving their time and energy to support our work. We also acknowledge the outstanding contribution from the group of volunteers who continue to make our shops in Northern Ireland such a success.

Concern acknowledges with gratitude the work of our staff and volunteers, both in our offices and in our programmes in 2025. The achievements during the year are due to the dedication and belief of all these people.

ALIGNMENT TO STRATEGIC GOAL



GOAL 4

Being a diverse, inclusive, and people-focussed organisation



GOAL 5

Effectively manage and implement the Strategic Plan



Rwanda

Concern Senior Operations Officer Yvonne Niyonkuru, Huye, Rwanda. **Photo:** Eugene Ikua/Concern Worldwide

LOOKING AHEAD – PLANS FOR THE FUTURE

As we look to the coming years, conflicts are likely to become more protracted and food insecurity will increase, all increasing suffering, need and displacement. The Global Humanitarian Overview for 2026 estimates that 239 million people need humanitarian assistance, with Afghanistan, Sudan, and Yemen alone accounting for one third of this total. Failure to meet the funding requirements will have catastrophic consequences.

In addressing these challenges, we remain guided by the determination to address poverty and vulnerability wherever the needs are greatest. We carry with us the words of Fr. Aengus Finucane, who urged us to: *“Do as much as you can, as well as you can, for as many as you can, for as long as you can”*.

Concern will continue to advocate at local, national, and global levels to demonstrate the critical importance of sustained investment in official development assistance. Neglecting fragile and conflict affected states is not an option. Quality lies at the heart of Concern’s programming. In Rwanda, where Concern has worked for over 30 years, our Graduation Programme seeks to address the root causes of extreme poverty through sustainable, long-term solutions. This includes skills training, the establishment of village savings and loans groups, and mother-to-mother and father-to-father groups that address inequality and social exclusion. The Graduation approach is implemented in seven of Concern’s programme countries, adapted to each context through a continuous cycle of learning and refinement, and continues to provide participants with viable pathways out of extreme poverty.

In October 2026, we will mark a significant organisational milestone in Northern Ireland. While Concern has worked in Northern Ireland for more than four decades, this year marks 40 years since our formal incorporation. Throughout the year, we will recognise and celebrate the remarkable contribution of communities across Northern Ireland, highlighting the partnerships, solidarity, and support that have driven progress towards ending extreme poverty over the past 40 years.

Do as much as you can,
as well as you can,
for as many as you can,
for as long as you can.

Aengus Finucane

In 2026, we will build on existing efforts to ensure responsible environmental stewardship across our programmes and operations, optimising natural resource use and energy efficiency. By embracing sustainable practices, we intend to mitigate environmental risks, reduce climate risks, and protect essential resources and the wellbeing of vulnerable communities in a changing climate.

Amid uncertainty related to funding, global insecurity, and rising humanitarian needs, we will approach the year ahead with pragmatism and resolve. We remain optimistic, grounded in decades of experience and evidence that humanitarian assistance does make a meaningful and lasting difference.

Kenya

Yusuf Bile is the community resource person for the 364-member Mwafak Farmers group, which previously kept livestock but now farms commercially, producing sunflower oil and onions. With Concern’s support, he participated in the 2025 Mombasa Show, where he secured a client for his onions. **Photo:** Eugene Ikua/Concern Worldwide



REVIEW OF FINANCIAL OUTCOME 2025

The financial outcome for 2025 is set out in the ‘Consolidated Statement of Financial Activities’ on page 102.

Concern’s total income in 2025 amounted to €206.8 million, a decrease compared to 2024 of €27.7 million. Total expenditure amounted to €219.3 million, a decrease of €25.7 million. The net movement in funds for the year is -€12.9m, as against -€10.3m in 2024. A short commentary on the financial results for 2025 is set out below. The need to maintain our unrestricted reserves at optimal levels, as well as ensuring our longer-term financial stability through a period of uncertainty, was the context within which Concern had to manage its financial resources during 2025. The deficit of €12.9m is primarily made up of a utilisation of unrestricted reserves in programme activities and projects in line with the Strategic Plan.

Income

ALIGNMENT TO STRATEGIC GOAL



GOAL 5
Effectively manage and implement the Strategic Plan

The organisation’s income in 2025 amounted to €207 million – see note 2 to the financial statements for a detailed breakdown by source. This is a decrease of 11.8% on 2024 and is primarily due to a decrease in grants from governments and other institutional donors.

The main movements in Concern’s income streams during 2025 are illustrated and explained below:

	2025 €'m	2024 €'m	Change €'m	%
Donations and legacies from the public	40.6	40.9	(0.3)	-0.7%
Grants from governments and other institutional donors	150.1	174.9	(24.8)	-14.2%
Donated commodities	14.3	16.5	(2.2)	-13.3%
Other income	1.8	2.2	(0.4)	-18.2%
Total income	206.8	234.5	(27.7)	-11.8%

DONATIONS AND LEGACIES FROM THE PUBLIC:

Income from donations and legacies comprises donations from individual and corporate donors, trusts, and foundations. In 2025, we received €40.6 million from this income stream, a decrease of 0.7% on 2024 – see note 2(a) to the financial statements.

We continued to fundraise in three markets (Ireland, the UK, and South Korea), and each made a significant contribution to the overall result:

	2025 €'m	2024 €'m	Change %	2025 Split %	2024 Split %
Republic of Ireland	27.8	28.7	-3.1%	68.5%	70.2%
United Kingdom	9.1	8.1	12.3%	22.4%	19.8%
South Korea	3.7	4.1	-9.8%	9.1%	10.0%
Total	40.6	40.9	-0.7%	100.0%	100.0%

- » Ireland continues to be our largest source of income, accounting for 68.5% of overall donations and legacies (2024: 70.2%). In 2025, revenues decreased by €0.9m, which is mainly reflected in income from major donors, although this was offset in part by a small increase in income from individual giving. The decrease is mainly due to increased competition in the charitable fundraising sector.
- » The UK accounted for 22.4% of donation income in 2025 (2024:19.8%). Donations and legacy income, from Concern UK, grew by 12.3% in 2025. This increase was mainly driven by individual donations which rose from £4.4 million in 2024 to £4.7 million in 2025. This reflects a broader sector trend of resilient income from committed supporters, despite a declining overall donor base.
- » South Korea accounted for 9.1% of donations and legacies income in 2025 (2024: 10%). Overall income from South Korea reduced by 9.8% in 2025, reflecting a weaker income growth in both regular giving and major donors which have been impacted by the worsening economic environment.

While income from donations and legacies reduced when compared to 2024, the levels achieved were in line with our targets. Going forward, cultivating our donor base remains a priority and a key focus of our strategic investments.

GRANTS FROM GOVERNMENTS AND INSTITUTIONAL DONORS:

	2025 €'m	2024 €'m	Change %
Irish Government	38.4	39.0	-1.5%
Concern Worldwide (US) Inc.	32.3	50.8	-36.4%
European Union	29.1	34.3	-15.2%
UN Agencies	14.0	14.5	-3.4%
UK Government	28.4	19.8	43.5%
Other institutional funding	7.9	16.5	-51.8%
Total	150.1	174.9	-14.2%

Concern received a total of €150.1 million in grant income from governments and other institutional donors in 2025. Concern Worldwide (US) Inc. (including US Gov) granted €32.3 million (2024: €50.8 million). The US Government granted €29.8 million (2024: €47.8 million)

– See note 2(b) to the financial statements for an analysis by donor. This represents a 14.2% decrease from our 2024 levels.

The Irish Government was our single largest donor in 2025, providing €38.4 million (or 18.6%) of total income. The US Government (via Concern US) was our next largest donor, providing €29.8 million (14.4%), followed by the European Union at €29.1 million (14.1%). The British Government were next at €28.4 million (13.7%), and the UN Agencies delivered €14 million (6.8%) of total income. We remained in line with our income diversification targets in relation to institutional donors and did not become over reliant on any single source during the year.

Different patterns emerge when we consider performance with our top five institutional donors:

- » Funding from the Irish Government was down slightly at 1.5% in 2025, reflecting the continued strong commitment of the Irish Government’s support for ODA.
- » Resources provided by the British Government were up 43.4% in 2025, representing the growth in UK FCDO funding.
- » Funding from ECHO (for emergency responses), decreased in line with the fall in emergency responses.
- » Funding from the US government declined in 2025 by 37.7%, reflecting the changes to the basis of US Government funding in the year.

DONATED COMMODITIES:

The value of commodities donated to the organisation and distributed as part of its emergency response programmes vary substantially from year to year depending on the nature of emergencies arising. Donated commodities were valued at €14.3 million in 2025, a decrease of 13.3% from 2024 – see note 2(c) to the financial statements for details. This decrease was mainly related to a decrease in foodstuffs, medical supplies and hygiene kits from UN Agencies.

Expenditure

Our total expenditure for the year was €219.3 million, made up as follows:

	2025 €'m	%
Charitable activities	199.0	90.7%
Raising Funds	20.3	9.3%
Total	219.3	100.0%

Overall, this represents a 10.5% decrease from the 2024 level of €245 million, with the majority of the decrease occurring on charitable activities.

CHARITABLE ACTIVITIES

Expenditure on charitable activities in 2025 totalled €199.0 million (2024: €223.9 million). Our expenditure on charitable activities is mainly driven by our ability to secure funding, which in 2025 has reduced by the factors outlined above.

Expenditure was spread over a range of programme types as follows:

Programme	2025	2024
Development programmes	42.4%	39.9%
Emergency programmes	54.0%	56.6%
Total international programmes	96.4%	96.5%
Global Citizenship and Advocacy	2.9%	2.9%
Governance costs	0.7%	0.6%
Total	100%	100%

As can be seen from the table above, emergency response remained our largest programme accounting for 54%, (down from 56.6% in 2024) of total charitable spend. This includes emergencies linked to our programmes in 2025 in Ethiopia, Somalia, Democratic Republic of the Congo, Ukraine, Bangladesh, Myanmar and Gaza.

	2025 €'m	%	2024 €'m	%
Asia	21.4	10.8%	29.1	13.0%
Africa	126.7	63.6%	138.9	62.0%
Caribbean	6.0	3.0%	5.3	2.4%
Middle East	18.3	9.2%	24.1	10.8%
Europe	1.9	1.0%	2.5	1.1%
Other	24.7	12.4%	24.0	10.7%
Total	199.0	100%	223.9	100%

Our total direct international programme expenditure continued to be concentrated in Africa (63.6%), up from 62% in 2024 though we continue to operate on a medium scale in the Middle East (9.2%) down from 10.8% in 2024, and maintain a strong presence in Asia (10.8%). Haiti remains our only country of operation in the Caribbean with 3% of spend, while Ukraine is our only country of operation in Europe with 1% of spend.

RAISING FUNDS

The cost of raising funds totalled €20.3 million in 2025 which is 3.5% lower than 2024. The costs of campaigns related to individual giving and staff costs have increased. However, these were offset by a reduction in strategic initiatives spend. Also, in 2024 the cost of raising funds included the relative split of an asset’s impairment charge (see below).

In light of these cost adjustments, maintaining a strong return earned on fundraising expenditure remains challenging. It is closely monitored and was felt to be satisfactory in 2025.

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 management, information technology, and related office occupancy costs. These services play a crucial role in enabling the delivery of our mission.

	2025 €'m	2024 €'m	Change %
International programmes	14.8	15.2	-2.6%
Global Citizenship and Advocacy	1.1	1.2	-8.3%
Governance	0.7	0.8	-12.5%
Cost of raising funds	1.8	2.1	-14.3%
Total before exchange gain/(loss)	18.4	19.3	-4.7%
Net exchange (gain)/loss	2.5	(3.1)	-180.6%
Impairment charge	-	5.6	100.0%
Total	20.9	21.8	-4.1%

Our total support costs for the year (including the exchange loss amounted to €20.9 million (see note 3 (c) to the financial statements), compared to €21.8 million in 2024, a 4.1% decrease. The main reasons for this decrease are:

- » Decrease in costs of €0.9 million, before exchange gain and prior year impairment charge, due in part to a reduction in staff costs and a close management of non-staff related spend.
- » An overall foreign exchange loss of €2.5 million in 2025 versus a gain of €3.1 million in 2024.
- » There has also been no further impairment of assets in 2025 compared to the impairment of one of the head office buildings of €5.6 million in 2024.

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 below:

Indicator	2025	2024
Return on fundraising spend	2.0	1.9
Government & institutional income as a percentage of total expenditure on charitable activities (excluding donated commodities)	81.2%	84.4%
Support costs (excluding exchange gain/loss, impairment as a percentage of total costs)	8.4%	7.9%
Percentage of total income derived from our largest donor	18.6%	20.4%
Expenditure cover held in unrestricted reserves	120 days	123 days

- » Return on fundraising spend essentially measures how much we get back for each euro spent on fundraising. The return on fundraising spend has increased to 2.0 million in 2025, from 1.9 million in 2024.
- » 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 81.2% recorded in 2025 is below the level achieved in 2024 (84.4%). The decrease is due in part to the reduction in the continued utilisation of the proceeds generated from prior year public appeals for emergencies.
- » 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 8.4% realised in 2025 increased when compared to 2024 (7.9%) reflecting the reduction in charitable activities in the year. Whilst we have made efforts to also reduce our support costs, the increased percentage reflects the time delay and complexity in adjusting these to reflect the reduction in activity.
- » Percentage of total income derived from our largest donor illustrates the extent of our reliance on particular donors. As we continue to secure less than 30% of funding from our highest donor, 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 days' charitable expenditure that we can cover from our available unrestricted reserves. The 2025 figure of 120 days is reduced from 2024 (123 days) and is regarded as satisfactory, as it is in line with our reserves policy.

Overall, despite a challenging year, we are satisfied with the financial performance of the group, which reflects the organisation's financial health and its ability to make the necessary adjustments to ensure sustainability.

FINANCIAL RESULTS OF SUBSIDIARY COMPANIES

In addition to the parent company, during 2025 there were four 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 in the UK in 2025 saw an increase on that secured in 2024. There was a significant increase in funding secured from the UK Government despite its decision to cut its aid budget. Concern Worldwide (UK) is the sole member of, and controls, Concern Worldwide (Northern Ireland) which operates retail activities in Northern Ireland to raise funds for Concern's overseas programmes. The year-end consolidated position of Concern Worldwide (UK) was satisfactory, and it is expected to continue trading for the foreseeable future.
- » Concern Charity Trading Limited continues to support the Group's fundraising activities. All costs arising from those activities (door and street fundraising), were paid directly by the parent company and as a result Concern Charity Trading Limited recorded neither income nor expenditure during 2025.
- » 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 showed a small decrease in 2025.

TREASURY MANAGEMENT (AND INVESTMENT) POLICY

The objective of the Treasury Management (and Investment) Policy is to ensure sufficient funds are held to meet operational needs, while ensuring maximum security and achieving the highest possible return within these limiting factors.

In line with the policy, funds can only be 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 specifically approved otherwise. Investments are undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio, mitigating against credit risk, interest rate risk, and currency risk. The interest earned is applied to our work.

The Treasury Management (and Investment) Policy has been reviewed by the Finance Committee and approved by the Board and the updated version will be operational in 2026.

Pensions

Two types of pension arrangements are currently in operation in Concern:

- » Defined contribution pension schemes: In general, Concern aims to provide reasonable and appropriate pension benefits to its staff by operating defined contribution pension schemes. The contributions from Concern and its employees are paid into separate funds, the assets of which are invested by independent trustees. Such pension schemes are operational for qualifying staff in Ireland, the UK, South Korea, Kenya and Bangladesh.

In a number of other countries, the organisation contributes to pension arrangements operated by national governments. Contributions to such schemes are expensed as incurred and the group has no further pension obligations to scheme members.

- » National staff service provisions: In some of its programme countries, 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 €2.6 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 approaches
- » reacting quickly to emergencies, before we receive dedicated appeal funding
- » investing in strategic activities to meet the growing needs of the organisation
- » leveraging institutional income (where to secure funding the organisation is expected to contribute a portion of the activity costs with the balance being met by the institutional donor)

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 €71.8 million on December 31, 2025, are detailed in note 17 to the financial statements and fall into two categories:

- » Restricted funds (€6.2 million): these funds are tied to particular purposes, which arise because of restrictions on their use imposed by the donor at the time of receipt or because the funds were collected in a public appeal to raise money for a particular

purpose. It is the organisation's policy to fully apply such funds for the purposes for which they were donated as quickly as possible.

- » Unrestricted funds (€65.6 million): these are of two types:
 - Designated funds (€62.2 million); these are unrestricted funds that have been allocated by the Board for a specific purpose and that are (as a result), not available for general usage. In line with the reserves policy of Concern, at the end of 2025, funds had been designated for five specific purposes as follows:
 - To cover the planned 2025 budget deficit (€0.3 million).
 - To recognise that a portion of reserves is tied up in the charity's fixed assets and is not therefore immediately available for other purposes (€15.9 million).
 - To ensure the continuity of operations (€32.3 million).
 - To cover the risk of holding assets in our overseas programmes (€0.5 million).
 - To finance investment in new strategic projects and fundraising opportunities, in line with the Strategic Plan 2021-2025 (€13.2 million).
 - General unrestricted funds (€3.4 million); these represent funds which are available for the general purposes of the charity.

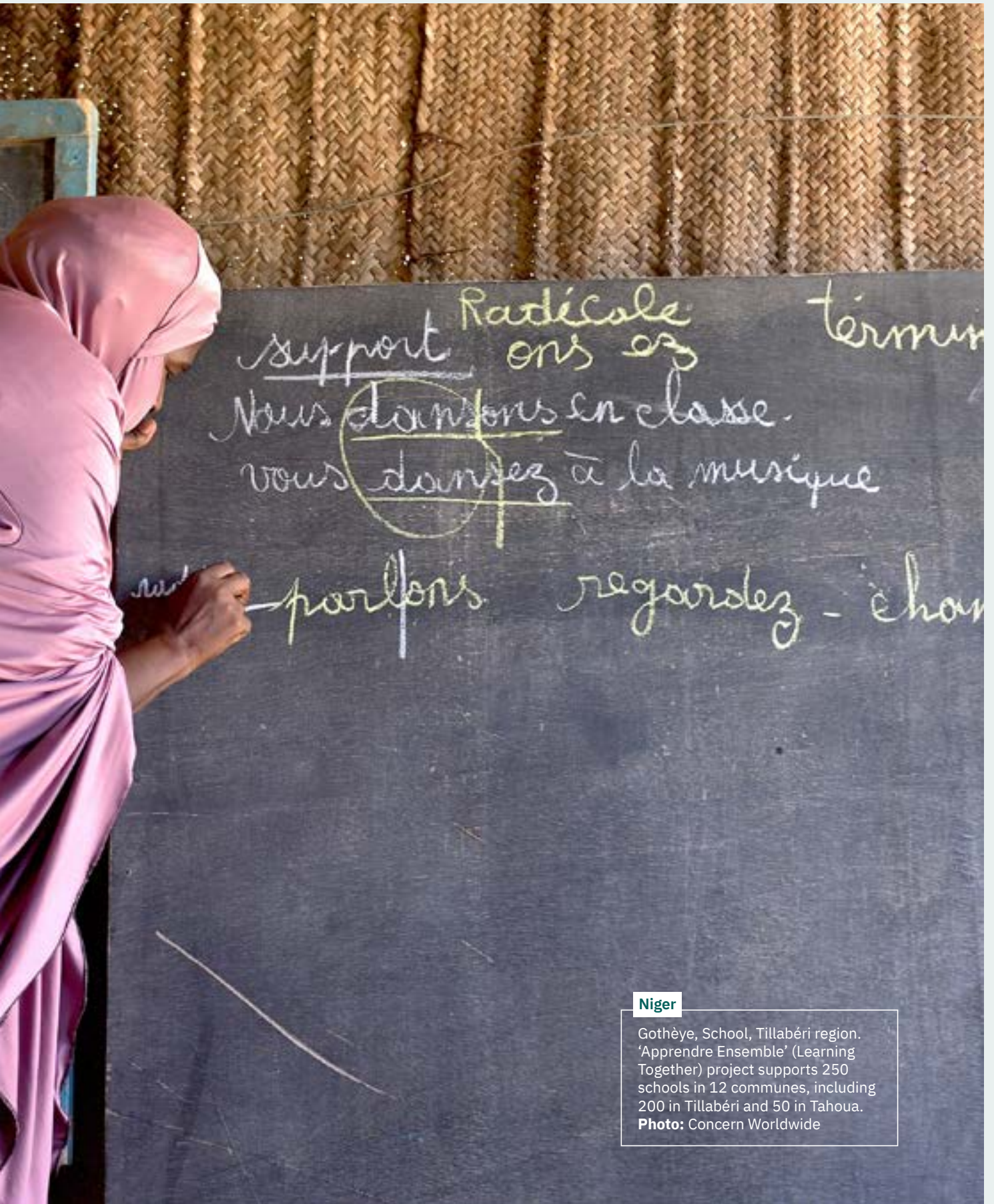
The reserves are managed in accordance with the organisational reserves policy approved in 2019 and the Board reviews the level of reserves held periodically. The last review was done in conjunction with the approval of the 2026 budget. At that time, it was agreed that reserves were in line with the policy, the restricted reserves should be used as soon as reasonably possible, and that the 2026 expenditure plans would include investments in fundraising activities, systems and programmes that would reduce designated reserves from the 2025 levels. It was also agreed that the Board would review the reserves policy during 2026.

Going concern

Based on the results for the year, the year-end financial position and the approved 2026 budget, the Board believes that the charity has adequate resources to continue in operational existence for the foreseeable future.

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.





Niger

Gothèye, School, Tillabéri region. 'Apprendre Ensemble' (Learning Together) project supports 250 schools in 12 communes, including 200 in Tillabéri and 50 in Tahoua. **Photo:** Concern Worldwide

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure

Concern Worldwide ('Concern') is a company limited by guarantee, incorporated in Ireland under the Companies Act 2014.

The Constitution of Concern is the organisation's governing document. It provides for a membership-based organisation with a governing Board of Directors elected from the membership base.

The Constitution 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.

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

Body	Description	Activities	Status
Concern Worldwide (UK)	A company limited by guarantee – regarded as a subsidiary because Concern Worldwide is the sole member.	Supports the mission of Concern Worldwide through its fundraising activities; the provision of technical and other support; and advocacy for policy change and urgent action on extreme poverty.	Registered as a charity with the Charity Commission of England and Wales and with the Office of the Scottish Charity Regulator and recognised as a charity under Section 167 of the Charities Act (Northern Ireland) 2008.
Concern Worldwide (Northern Ireland)	A 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.	Registered as a Charity with the Charity Commission for Northern Ireland.
Concern Worldwide Korea Foundation	A foundation set-up by Concern in Korea in 2015 – regarded as a subsidiary because Concern Worldwide can determine the composition of the Board of Directors.	Supports the mission of Concern Worldwide through its fundraising activities 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.
Concern Charity Trading	A company limited by guarantee – regarded as a subsidiary because Concern Worldwide appoints the Board of Directors.	Established to facilitate specific fundraising activities on behalf of the organisation.	Services company.

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

Structure of Concern

Concern Worldwide Membership

Board of Directors		
Finance Committee	Audit & Risk Committee	Programme Monitoring and Evaluation Committee
Remuneration and Succession Committee		Safeguarding Committee

Executive Management Team									
Chief Executive Dominic Crowley									
Chief Executive Concern US	Executive Director Concern Korea	Executive Director Concern UK	Fundraising and Development Director	Chief Operating Officer	International Programmes Director	Emergency Director	Communications Director	Strategy Advocacy and Learning Director	People Director
Colleen Kelly	Jun Mo Lee	Sayyeda Salam	Gabrielle Murphy	Nicolas Dupont	Carol Morgan	Peter Doyle	Sadhbh Goodhue	Réiseal NíChéilleachair	Sheena McNulty

Governance and Management

THE BOARD

The Board of Directors is the governing body and has ultimate decision-making authority in Concern. 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. The Executive Management Team, which includes the CEO, are the Key Management Personnel of Concern. None of the Executive Management Team are members of the Board of Concern.

ROLE AND RESPONSIBILITY OF THE BOARD

The Board is collectively responsible for the overall success of Concern. As a voluntary and non-executive body, the Board delegates day-to-day decision-making powers to the CEO but does not absolve itself from its full responsibilities and remains fully accountable to the membership of Concern.

In addition, the Board retains exclusive responsibilities in a number of areas, including in:

- » Setting Concern's vision, mission, values and standards and ensuring that its obligations to its members and others are understood and met.
- » Providing leadership of Concern within a framework of prudent and effective controls that enable risk to be assessed and managed.
- » Setting Concern's strategic aims.
- » Monitoring and evaluating Concern's performance in the light of its strategic aims, objectives, business plans and budgets. This includes satisfying themselves on the integrity of financial information and that financial controls and systems of risk management are robust and reliable.

There are clear distinctions between the responsibilities of the Board of Directors and the Executive Management Team, and the responsibilities of the Chair and the CEO. These distinctions are documented within the Concern Worldwide Governance Code and the Concern Authority Levels document, as approved by the Board.

Proposals relating to policy, strategic planning, and budgets and similar matters are drafted by the Executive Management Team for consideration and approval by the Board, who then oversee and monitor implementation. All decisions are made within the framework of Concern's mission, vision and values.

BOARD RECRUITMENT AND SUCCESSION PLANNING

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. Once appointed, Board members serve for a fixed period of three years. They may be re-appointed, subject to an overall limit of nine consecutive, or twelve non-consecutive, years' service.

Succession planning for the Board falls under the remit of the Remuneration and Succession Committee. Where vacancies arise, or are forecast to arise through retirement, the Committee uses the available appointment mechanisms to ensure they are filled.

BOARD AND COMMITTEE DIVERSITY AND SKILLS

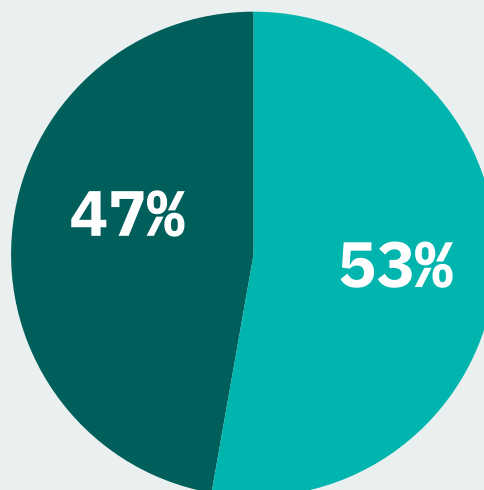
To ensure that the Board maintains the correct balance of skills and experience, Board members participate in a periodic survey, with responses consolidated into a diversity and skills matrix. Key areas of expertise, identified as being needed on the Board, include governance, sectoral/specialist programme knowledge, finance and risk management. The diversity and skills matrix is reviewed regularly by the Remuneration and Succession Committee and assists them in identifying the skills needed on the Board.

The Board has affirmed, in a resolution, its commitment to equality, diversity and inclusion. In this resolution, the Board states that it will maintain an inclusive leadership that models, represents and nourishes a culture where all identities are welcomed, valued and belong and will ensure that Concern continues to embrace greater levels of equality, diversity and inclusion.

INDUCTION, TRAINING AND DEVELOPMENT

All Board members participate in 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. In addition, Board members are asked to complete a number of online training modules, on appointment and on an annual basis, and are invited to participate in training events, webinars and similar activities hosted, from time to time, by external bodies.

Gender Breakdown of the Board of Directors



Male Female

Board Members

Members of the Board of Directors have legal responsibilities to Concern, as provided under the Concern Worldwide Constitution, and under company and charity law. Board Members must make decisions objectively in the best interests of Concern and are expected to adhere to the Concern Worldwide Governance Code. 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.

Below is a list of Board members and their tenure on the date this report was approved:

Sarah Bogossian – 2 months, ○

Sarah Bogossian has over 20 years of corporate finance and investment banking experience specialising in strategic and transaction advice to high growth companies. She holds a BA in Business and Economics and an MBA, and brings strong expertise in finance along with first-hand experience of living in and engaging with developing economies to the Board. Sarah is a Venture Partner and Head of Capital Formation at Elkstone, a specialist investment firm focussed on Venture Capital and growth-stage funding.

Feargal Brennan – 7 months, R

Feargal Brennan is Managing Partner of Byrne Wallace Shields LLP, one of Ireland’s leading law firms, and Chair of its Corporate Group. With over 25 years’ experience advising Irish and international clients, including public sector bodies and major companies, he previously led the firm’s mergers and acquisitions, private equity, venture capital, and corporate governance practices. He brings extensive legal and governance expertise to the Board.

Kevin Doris Ejon – 5 years 9 months, P

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. Kevin has a wealth of knowledge and experience of working with other organisations in the sector and brings her expertise in the area of fundraising/marketing to the Board.

Áine Fay – 1 year 11 months, R A

Áine Fay is a Humanitarian Professional (retired) that has worked with Concern Worldwide for approximately 40 years. She was a volunteer in Bangladesh and has worked in multiple countries in Africa and Asia and in a variety of positions. She was also a member of the Emergency Response Unit and has worked in both the Dublin and New York offices. Aine brings her wealth of experience and knowledge of Concern, and the sector, to the Board.

Catherine Ferrier – 10 months, S UK

Catherine Ferrier is the Chair of Concern Worldwide (UK) and, since 2017, has served as Non-Executive Director at The Circle, a global organisation founded by Annie Lennox to promote equality for women and girls. She was previously Chief Executive of Sentebale and Fundraising Director at Oxfam and has held senior retail roles at the Burton Group and Disney. Catherine brings expertise in fundraising, strategy, and leadership to the Board.

Richard Gray – 2 months, ○

Richard Gray is a corporate lawyer with over 35 years’ experience advising companies, public bodies, and charities across Northern Ireland, the UK, and internationally. He is head of corporate advisory at Carson McDowell LLP and a member of the Law Society of Northern Ireland and the Institute of Directors. Richard brings extensive expertise in corporate governance, strategic decision-making, and leadership to the Board.

Abdi-Rashid Haji – 11 months, P

Abdi-Rashid Haji is a Humanitarian Professional (retired) who worked with Concern Worldwide in Somalia for over 30 years, including as Country Director until August 2024. Abdi-Rashid holds an MA and Diploma in Development Studies from Holy Ghost College and a BSc in Business Administration from Washington University. Based in Kenya, he brings a wealth of experience and sector knowledge to the Board.

Ulric Kenny – 1 year 11 months, F

Ulric Kenny is a chartered accountant and the founder of Fastnet Capital, his family office through which he has spent over 30 years investing in and building private businesses across Ireland and internationally. He is chairman and a major shareholder of Yuno Energy, which supplies electricity and gas to over 400,000 homes and businesses across the island of Ireland, and was formerly chairman of Nua Healthcare, Ireland’s leading provider of specialist disability care services. Ulric has served on the Concern Worldwide Finance Committee since 2022 and brings expertise in finance, business and governance to the Board.

COMMITTEE MEMBERSHIP KEY

- F Finance
- A Audit and Risk
- P Programme Monitoring and Evaluation
- R Remuneration and Succession
- S Safeguarding
- No committees

BOARD MEMBER OF SUBSIDIARIES AND AFFILIATES KEY

- UK Concern UK
- K Concern Korea
- US Concern US

Youngshin Lee — 4 years, 7 months, K

Youngshin Lee is the CEO of the Korea Research-based Pharma Industry Association (KRPIA) and serves as President on the Board of Directors of the Concern Worldwide Korea Foundation. The key expertise that Youngshin Lee brings to the Board is her knowledge and experience in governance and strategy and her expertise in the areas of operations and risk management.

Kai Matturi — 5 months, A

Kai Matturi is a Fellow of the International Association of Privacy Professionals with extensive expertise in data protection, AI compliance, data governance, regulatory compliance, and risk management. He has worked across the public, private, and non-profit sectors and previously volunteered with Concern before serving as the organisation’s inaugural Global Knowledge Management Adviser. Kai brings his expertise in compliance, governance, and risk management to the Board.

Vydehi Muppavarapu — 1 year 11 months, P

Vydehi Muppavarapu is the Programme Manager for Monitoring and Evaluation at the Health Research Board (HRB) in Dublin, Ireland, where she leads the Monitoring and Evaluation portfolio for the Research Strategy and Funding Directorate. Prior to her role at HRB, she served as the Evaluation and Research Manager at Sport Ireland, where she managed an Evaluation team and successfully led on the design and implementation of a Research Strategy for the organisation. Vydehi brings her expertise in evaluations, data analysis and development practice to the Board.

John Murphy — 10 months, US

John Murphy is Principal of his boutique law firm, John Murphy & Associates, P.C., which he founded in 2013. Based in New York, he is active in the Irish-American community, having helped found and lead the Irish-Network NYC and Irish-Network USA in the late 2000s, and has served as past President of the Irish-American Bar Association. John brings expertise in law, governance, and strategic leadership to the Board.

Anne O’Mahony — 11 months, K

Anne O’Mahony is a Humanitarian Professional (retired) who first joined Concern in 1982 and worked overseas in various capacities, from volunteer to Country Director, before serving as Regional Director and Overseas Director until retiring in 2021. With an MSc in Development Economics and Planning from Swansea University, Anne brings extensive leadership and humanitarian expertise to the Board.

David Ritchie — 14 years, 11 months*, R UK

David Ritchie (Company Secretary) is Chief Officer and Secretary General of the Representative Body of the Church of Ireland (the RCB). Having previously worked for Concern in both Cambodia (1991-1993) and Rwanda (1994), David brings his knowledge of Concern’s operations as well as his expertise in charities governance, pensions and banking to the Board.

* Tenure reflects non-consecutive service (i.e. David served for a three year term from 2002-2005 and was reappointed, and served continuously since 2014). David benefited from a freeze in the accumulation of years of service from 2016-2019. This freeze was instituted through an amendment in the Concern Worldwide Constitution, adopted at the same time as other amendments to regulations relating to the rotation of Directors.

Yvonne Slattery — 3 years 7 months, A

Yvonne Slattery is a consultant in the regulatory and financial systems area within the Insurance industry. She is a Fellow of the Institute of Chartered Accountants in Ireland with extensive experience in finance, operational and governance roles in the global and domestic (re)insurance sector. Her experience in these areas are the key skills that Yvonne brings to the Board.

Dr Rosalyn Tamming — 8 years 11 months, R S US

Dr Rosalyn Tamming (Chair) is the Head of Policy, Research and Public Affairs in the National Disability Authority in Ireland. Dr Tamming joined Concern in 1996, initially as a volunteer and worked in several of Concern’s country programmes. She came back to the organisation in 2009 as Head of the Health Unit and latterly as the Health and Research Specialist. Dr Tamming was elected to the Chair of Concern Worldwide in 2025. She brings her specialist sector expertise to the Board.

Donald Workman — 8 years 10 months, F

Donald Workman is a former Executive Chairman of RBS in Asia, and a former chair of the Board of Trustees of Concern Worldwide (UK). He is a trustee of the Robertson Trust - Scotland’s largest grant giving charity. Donald’s expertise in finance, banking, governance and managing large international operations are the key skills he brings to the Board.

The Board met nine times during 2025 and attendance of eligible members was as follows:

COMMITTEE MEMBERSHIP KEY

- F Finance
- A Audit and Risk
- P Programme Monitoring and Evaluation
- R Remuneration and Succession
- S Safeguarding
- No committees

BOARD MEMBER OF SUBSIDIARIES AND AFFILIATES KEY

- UK Concern UK
- K Concern Korea
- US Concern US

Board Member	Meetings Eligible	Meetings Attended
Feargal Brennan	2	2
Kevin Doris Ejon	9	4
Áine Fay	9	8
Catherine Ferrier	4	3
Abdi-Rashid Haji	4	3
Ulric Kenny	9	9
Youngshin Lee	9	5
Vydehi Muppavarapu	9	7
John Murphy	4	3
Anne O'Mahony	4	3
Kai Matturi	1	1
David Ritchie	9	8
Yvonne Slattery	9	8
Rosalyn Tamming	9	9
Donald Workman	9	9
Members who retired/resigned in 2025		
Jumana Culligan	5	2
Donal D'Arcy	5	5
Cormac Murphy	3	2
Jason Murphy	5	3
Rachel Rodgers	5	4
Abraham Wanta	5	0

Key areas reviewed and approved by the Board in 2026 included measures to address disruption to funding and the reduction of humanitarian budgets, a new Policy Statement, Theory of Change and Global Strategic Plan, management accounts, budget revisions and the Annual Budget for 2026, the Annual Programme Progress Report, the Annual Risk Review Report, key policy changes and compliance with governance codes and standards.

Conflicts of Interest

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 and/or activities or relationships that may give rise to a perception of a conflict of interest.

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

Board Committees

The majority of Board members hold additional responsibilities in relation to Board 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.

The Board has five standing committees and, for a period in 2025, had one additional Committee as follows:

Finance Committee – this Committee monitors the organisation's financial results and policies and advises the Board on financial management, reporting, treasury and reserves. The Committee met five times during 2025 and attendance was as follows:

Committee Member	No. Attended/ No. Eligible
Dr Grainne Condon	1/1
Ulric Kenny	5/5
Donald Workman (Chair)	5/5
Members who retired/resigned in 2025	
Jason Murphy	2/2

During 2025, this Committee shared recommendations with the Board related to the management accounts and budget revisions, the 2024 Annual Report (jointly with the Audit and Risk Committee) and the 2026 budget.

Audit and Risk Committee – this Committee monitors the control and risk management systems of Concern and advises the Board on internal controls, risk and compliance. The Committee met five times during 2025 and attendance of eligible members was as follows:

Committee Member	No. Attended/ No. Eligible
Victoria Akinboro	4/5
Gemma Collins	4/5
Áine Fay (Chair)	5/5
Kai Matturi	4/4
Yvonne Slattery	4/5

During 2025, the items reviewed and approved by the Committee included a revised internal audit charter and internal audit reports. The Committee also shared recommendations with the Board related to risk review reports.

Programme Monitoring and Evaluation Committee – this Committee monitors the quality of Concern's programme work and advises the Board on programme policies and programme evaluations. The Committee met on four occasions during 2025 and attendance was as follows:

Committee Member	No. Attended/ No. Eligible
Cairiona Dowd	3/4
Kevin Doris Ejon	0/4
Vivienne Forsythe	3/3
Abdi-Rashid Haji	1/2
Vydehi Muppavarapu (Chair)	4/4
Victor Odero	1/4
Members who retired/resigned in 2025	
Rachel Rodgers	1/2
Abraham Wanta	0/2

During 2025, this Committee shared recommendations with the Board related to the Annual Programme Progress Report, the Health Meta Evaluation Report, Emergency Response Meta Evaluation Report, Active Global Citizenship Report and Advocacy Evaluation Report.

Remuneration and Succession Committee – this Committee monitors pay and reward policies across the organisation and oversees succession planning at Board and executive management level. It advises the Board on these areas, as well as on Board processes and effectiveness. This Committee met four times during 2025 and attendance was as follows:

Committee Member	No. Attended/ No. Eligible
Feargal Brennan	1/1
Áine Fay	0/1
David Ritchie	3/4
Rosalyn Tamming (Chair from June 2025)	4/4
Members who retired/resigned in 2025	
Donal D'Arcy (Chair to June 2025)	2/2

During 2025, this Committee shared recommendations with the Board related to pay adjustments, the Board and Committee succession plan, the Concern Worldwide Constitution, a new Domestic Violence Leave Policy and a new Right to Disconnect Standard.

Safeguarding Committee – the role of this Committee is to work collaboratively with the leadership of Concern to ensure safeguarding in the organisation is being managed in line with legislation and good practice. This Committee met three times during 2025 and attendance was as follows:

Committee Member	No. Attended/ No. Eligible
Catherine Ferrier	2/2
Rosalyn Tamming (Chair from June 2025)	3/3
Members who retired/resigned in 2025	
Donal D'Arcy (Chair to June 2025)	0/0
Linda Horgan	1/1

During 2025, the committee received briefings on the Protection and Safeguarding Strategic Framework and on safeguarding investigations and shared a recommendation with the Board with respect to a new Terms of Reference for the Committee.

Board Advisory Committee for Strategic Planning – This Committee was established to support the Board's oversight of, and engagement in, the strategic planning process and the development of the new Strategic Plan. This Committee met four times during 2025 and attendance was as follows:

Committee Member	No. Attended/ No. Eligible
Áine Fay	3/4
Vydehi Muppavarapu	4/4
Rosalyn Tamming (Chair)	4/4
Donald Workman	4/4

The Committee shared recommendations with the Board related to the Policy Statement, Theory of Change and Global Strategic Plan. This Committee completed its work in December 2025.

BOARD TRAINING AND DEVELOPMENT

Board members are invited to consider their individual training needs, to maximise the effectiveness of their contributions to discussions and discuss same with the Chair. Ongoing development is provided for through briefings at Board and Committee meetings delivered by Concern staff and invited guests.

In addition, during their term on the Board, all Board members are encouraged to participate in at least one Country visit to view Concern's programmes and learn of the operating context, challenges and opportunities first-hand.

Board Evaluation

The Board reviews its effectiveness each year and recruits external experts to conduct these reviews on a triennial basis.

The last external review took place in 2023 and during 2025 we continued to work to address the recommendations made. During 2024, the Board reviewed the efficiency and effectiveness of its own operations and noted that while the results were largely positive, there was some room to improve. In 2024 the Board expressed their support for recommendations shared by a working group established to review Governance practices and Committee structure. Activities to implement these recommendations were carried out in 2025 and will continue into 2026.

Standards

The Board of Directors of Concern 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. A review of the organisation's compliance with the principles of the Code is conducted annually.

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 and is committed to upholding the principles outlined in the Dóchas Guide to Ethical Communications.

Internal Control and Organisational Risk Management

INTERNAL CONTROL

Concern operates in a wide variety of environments. As an organisation, we are committed to having appropriate systems and controls in place, in all locations, to ensure that assets are safeguarded and utilised 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 be adequate and 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 and investigations function that both monitors compliance and investigates any suspicious transactions.

During 2025, 92 allegations of fraud and theft were reported. Investigation of these allegations uncovered nine incidents that caused loss to Concern. Our estimated loss due to fraud in 2025 is €27,177. 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. Fraud mitigation activities are outlined in the risk management section of this report.

ORGANISATIONAL RISK MANAGEMENT

In Concern, we have a comprehensive process to identify and rank significant organisational risks. The process also considers how these risks are managed and how they are reported and monitored.

A. ANNUAL RISK REVIEW

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 2025 review are listed below:

Change vs. 2024	2025 Risk	
Financial Sustainability - Institutional Funding*		
Updated	Our financial sustainability has been a significant risk to the organisation for several years. Attracting diverse sources of institutional funding is key to reach as many programme participants as possible, and to achieve our goal of reaching the furthest behind first.	<p>Risk: The risk of a significant reduction in our institutional funding streams could impact our financial sustainability and strategy implementation.</p> <p>Mitigating actions: This risk is managed by ensuring that we maintain a diverse mix of donors, strong financial monitoring and budgeting processes, institutional funding supports, and income growth strategies.</p>
Financial Sustainability - Fundraising*		
Updated	Our ability to fundraise publicly to provide sufficient unrestricted funding to country programmes, and to cover our overhead costs is paramount to continue to operate.	<p>Risk: The risk of failing to meet fundraising targets due to increased competition, economic pressures reducing donor giving, declining regular giving, and reduced public trust in charities.</p> <p>Mitigating actions: We manage this risk by fundraising across multiple markets, applying cost–benefit analysis to fundraising expenditure, by implementing strategies to grow and diversify income, and by adhering to recognised fundraising best-practice standards.</p>
Security		
↑ Increasing	Concern operates in regions where the political and social environment make the security of staff a significant concern.	<p>Risk: External events in the environments in which we operate can lead to death, injury, kidnap, or trauma of staff members or others to whom we have a duty of care. Security risks can lead to programme suspension, financial loss and reputational damage.</p> <p>Mitigating actions: This risk is managed by ensuring staff adhere to the Security Policy, keeping country programme Security Management Plans up to date, establishing Security Focal Points in all programme offices, reporting security incidents through the Security Incident Reporting Tool (SIRT), crisis management planning, and country security support visits and training.</p>

*Given the different causes and controls for fundraising and institutional funds, it was agreed to separate out the financial sustainability risks into two risks.

Change vs. 2024	2025 Risk (Continued)	
Fraud and Corruption		
↔ No Change	<p>The complex fragile environments of our country programmes heighten risks of fraud, bribery, and corruption. Increased uncertainty and instability (particularly economic) are likely to increase the motivation of fraudsters. Failure to manage times of critical change e.g. programme closure / restructuring / downsizing, funding uncertainty also increases the risk of fraud and corruption.</p>	<p>Risk: The risk is that a material fraud committed by employees or partners/ contractors may adversely affect our relationship with donors, and other external stakeholders; this could result in a financial loss, reputational damage, and could negatively impact programme implementation.</p> <p>Mitigating actions: We have a comprehensive suite of policies and procedures in place to detect and prevent fraud. We have a dedicated Internal Audit and Investigations Unit to verify that controls are operating effectively, provide fraud awareness training, and to investigate allegations of misconduct/fraud. The Serious Incident Monitoring Group, and the Audit and Risk Committee (ARC) provide oversight on how fraud is being managed.</p>
Government Restrictions and Shrinking Civil Society Space		
New	<p>This is a new risk this year due to the increase in government hostility to INGOs through hostile lawmaking, a reduction in operational space, and a rise in access restrictions; all limiting access to affected populations.</p>	<p>Risk: Government restrictive measures may prevent access to target groups and/or hostility to target groups resulting in curtailment of operations, financial loss and reputational damage. These measures may also compromise the neutrality of INGOs, the security of staff and, ultimately, programme continuity.</p> <p>Mitigating actions: We continuously assess changes within each country of operation to ensure we safeguard our ability to deliver programmes. We continue to survey the environment as part of the Security Incident Reporting and develop strong working relationships with in-country donor delegations and UN networks. We actively participate in INGO Forums/Humanitarian Country Teams, where applicable, to strengthen negotiation powers with local governments. We ensure compliance with host country regulations.</p>
Safeguarding		
↔ No Change	<p>This risk encompasses all types of inappropriate behaviour of representatives of Concern (including physical, emotional, financial, sexual exploitation, abuse and sexual harassment, child abuse and trafficking) that negatively impacts the people with whom we work.</p>	<p>Risk: The risk that our organisational systems and processes fail to protect programme participants and target communities from harassment, exploitation or abuse by our staff, those working on our behalf, or our partner organisations. This risk is exacerbated if, and when, safeguarding cases are poorly managed. Further risks are that communities and the people we aim to assist do not feel safe or trust Concern to access the life-saving services provided. Apart from the devastating impact on local communities, this risk impacts our reputation, and financial and operational sustainability.</p> <p>Mitigating actions: The mitigating controls reflect the significant work that has been completed to build the dedicated Protection and Safeguarding Unit, mandated to implement the organisational Protection and Safeguarding Strategic Framework. The <i>Safeguarding in the Employment Cycle</i> pack has been introduced with guidance for the safe hiring of consultants. This includes safe hiring practices, iterative safeguarding awareness raising with staff, and incorporating safeguarding responsibilities into every staff job description. Concern is committed to the Core Humanitarian Standard which requires significant safeguarding preventative measures. Additional controls include Investigation guidelines and trained investigators with significant safeguarding experience within the Investigations Unit, the Feedback and Complaint Response Mechanisms, and local partner and donor due diligence processes.</p>
Donor and Regulatory Compliance		
↔ No Change	<p>The diversity of Concern's institutional donor portfolio and the number of countries in which Concern operates means its compliance obligations are onerous.</p>	<p>Risk: The risk of material disallowances, loss of donor trust, fines and/or possible suspension from a country resulting in financial loss and reputational damage.</p> <p>Mitigating actions: Our comprehensive suite of internal policies and procedures are updated on a regular basis to ensure compliance with new donor and regulatory requirements. There has been an increase in HQ logistics and compliance resources to support country programmes to address the increase in compliance requirements. The Concern Compliance Network has been operational since 2022, with a compliance representative from each country programme attending bi-monthly training presentations on key compliance issues.</p>

Change vs. 2024	2025 Risk (Continued)	
Staff**		
↔ No Change	Our people are our greatest asset and we are committed to providing safe and supportive working environments for all. To achieve our objectives, Concern staff must have the adequate level of skills and experience to build effective and lasting relationships with all key stakeholders, such as local communities, institutional donors, and the general public.	<p>Risk: If we fail to attract, engage and retain staff with the sufficient skills and experience, we will fail in delivering our Strategic Plan. The impact on our staff's health and wellbeing impacts staff retention and leads to poor performance against our organisational objectives, and the risk of burnt out, loss or incapacity of staff through physical or mental health illness is ever present, given the high-risk and fragile environments in which our teams work.</p> <p>Mitigating actions: Significant steps have been taken by the organisation to streamline the recruitment process and to attract new recruits, while the development of existing staff is also a continued priority – there are several ongoing initiatives in this area. There is also a Global Pay Policy and Global Banding Framework in place to ensure consistent and fair pay. Benchmarking assessments and subsequent pay adjustments are carried out for each staff group every two to three years.</p>
System Failure, Cyber-Attack and Data Security		
↔ No Change	We rely on our ICT infrastructure to run our day-to-day operations, to store and process data, and to monitor and record our activities.	<p>Risk: There are risks that weaknesses in IT security, system reliability, and organisational agility could lead to data loss or breaches, failure of key operational and support systems, or loss of access due to inadequate maintenance. There is also the risk that legacy technologies, information silos, rigid processes, skills gaps, resistance to change, and budget or compliance constraints could increase operational costs, limit innovation, and negatively impact the user experience.</p> <p>Mitigating actions: There are several internal controls operating to mitigate these risks (e.g. firewalls, multifactor authentication tools, alternative power supplies, diverse technologies to back up our data, cyber security tools, policies, user awareness campaigns and a dedicated data protection officer). Planned actions for 2026 include implementing a Cyber Security action plan and Data Classification Policy, the migration of key systems to the cloud, and the continued rollout of the IT management framework.</p>
Programme Impact and Effectiveness		
↔ No Change	The positive impact of our programmes is essential to ensure that we deliver our commitments to programme participants.	<p>Risk: The key risks relate to the effectiveness of systems of monitoring and evaluation, the capacity of partners to deliver quality programmes, and of Concern to support same, and the environmental impact of programmes.</p> <p>Mitigating actions: Programme impact risks are mitigated by various control processes including designing/implementing Country Strategic Plans, Partnership guidelines, Environmental Impact Assessments, pharma procurement procedures, and providing a range of supports to country programmes through technical advisors, desk officers, the Surge team, and regional directors. (The Surge team is a multidisciplinary team deployed to emergencies and to cover critical staffing gaps at short notice.)</p>
Organisational Change		
↔ No Change	The operational environment in which we work is constantly evolving. It is unclear how governments' decisions to cut foreign aid funding will impact Concern. This will also impact the structure of the UN itself, and how UN funding will be allocated. This evolving environment will require Concern to adjust its operating model to adapt to this new context.	<p>Risk: Our staff will require the capability to react and respond to these changes. There is a risk that we will not have the ability to adapt as required and therefore fail to achieve our strategic objectives.</p> <p>Mitigating actions: Concern manages change by implementing clear management structures, and communicating policies and strategic change initiatives through the internal communications and HR teams. Additional actions currently being implemented are strategic planning exercise, reorganisation at Head Office, review of the General Donation (GD) allocation process, and succession planning.</p>

**We merged the staff recruitment and retention and staff health and wellbeing risks into one overall staff risk

In 2023, we removed Climate Crisis as a key organisational risk and treated it as a longer term ‘structural force’ that is already unfolding and making the world less stable. It is within this environment that our key organisational risks have been analysed. Climate change increases the likelihood and impact of our key risks, in particular compliance, programme impact and security. Climate change and environmental degradation are root causes of humanitarian crises around the world, causing food insecurity, water shortages, displacement, and threatening livelihoods. Disasters are now more frequent, more unpredictable, and more intense.

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

A risk review report and register are reviewed by the Audit and Risk Committee, and approved by the Board annually.

B. RISK APPETITE

Our Risk Appetite Statement, summarised in the table below, sets out the net risk appetite levels for each key risk. We engage in reasonable risk taking. Our priority is on minimising excessive exposure to risk, whilst accepting and encouraging an increased degree of justified risk in pursuit of our objectives. Our risk appetite varies according to the activity undertaken.

Risk Appetite Level	Description	2025 Risk
High	We will take justified risks and are open to innovation. We choose options with greater outcomes despite higher net risk.	» Security*
Flexible	We will take strongly justified risks e.g. ambition to grow scale and mix of income. Activities leading to significant benefit or opportunity may carry medium/high net risk.	» Financial Sustainability – Institutional Funding » Financial Sustainability – Fundraising
Cautious	We are willing to tolerate a degree of risk when selecting activity to achieve key outcomes, where there is significant benefit or opportunity. Activities may carry a high gross risk but have adequate controls that reduce net risk to medium/low.	» Staff » Programme Impact and Effectiveness » Organisational Change
Low	Conservative approach with low level of net risk.	» Donor and Regulatory Compliance » Government Restrictions and Shrinking Civil Society Space » System Failure, Implementation and Data Security
Zero	Avoidance of risk is a core objective e.g. areas which involve a breach of a core policy or standard e.g. Safeguarding, Fraud and Corruption.	» Safeguarding » Fraud and Corruption » Cyber Security

*For **Security Risks**, our risk appetite is case and context dependent.

C. EXECUTIVE MANAGEMENT QUARTERLY RISK REVIEW

Every quarter, the executive management team review the top risks for the organisation, and reflect on whether there have been any major changes to Concern’s risk profile since the previous review, which would result in the existing risk management plan being no longer appropriate and/or sufficient. Based on this assessment, management consider whether the Red, Amber, Green rating for any risk needs to be changed from the default classification Green, to either Amber or Red, in accordance with the following classification system:

●	Escalation to the Board and immediate action required.
●	Closer monitoring by the executive management team and/or additional action required.
●	Existing risk management plan in place remains appropriate (default classification).

No risks were escalated to the Board during 2025.

D. INTERIM RISK REVIEW

Six months after the annual risk review is approved, an interim risk review is carried out. This review considers if any changes are needed to the risk register, and an update is provided on the planned risk mitigation activities already undertaken.

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

OTHER MATTERS

Lobbying and Political Contributions

There were no political contributions in 2025, 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 2025 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.

Audit and Risk Committee

Concern has an established Audit and Risk Committee, which meets the requirements of Section 167 of the Companies Act 2014. Further details of the Committee and its activities are set out on page 87.

Auditor

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

Directors' Compliance Statement

It is the policy of Concern:

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

During the Financial year, the arrangements or structures referred to above have been reviewed.

On behalf of the Board



Dr. Rosalyn Tamming
Director



David Ritchie
Director

1 May 2026

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:

Sarah Bogossian
Feargal Brennan
Kevin Doris Ejon
Áine Fay – Vice Chair
Catherine Ferrier
Richard Gray
Abdi-Rashid Haji
Ulric Kenny
Youngshin Lee
Kai Matturi
Vydehi Muppavarapu
John Murphy
Anne O'Mahony
David Ritchie – Vice Chair and Company Secretary
Yvonne Slattery
Dr. Rosalyn Tamming - Chair
Donald Workman

Abdi-Rashid Haji and Anne O'Mahony stood for election at the Annual General Meeting in June 2025 and were appointed to the Board. Yvonne Slattery, who had been appointed to the Board in 2022 pursuant to regulation 70(B) of the Constitution of Concern Worldwide, also stood for election at the June 2025 AGM and was appointed to the Board.

Catherine Ferrier and John Murphy were co-opted to the Board in June 2025 as representatives of Concern UK and Concern US respectively. Feargal Brennan was co-opted to the Board in September 2025. Kai Matturi was co-opted to the Board in December 2025. Sarah Bogossian and Richard Gray were co-opted to the Board in February 2026.

Cormac Murphy resigned from the Board in March 2025. Jumana Culligan, Donal D'Arcy and Rachel Rodgers retired from the Board in June 2025. Jason Murphy and Abraham Wanta resigned from the Board in June 2025.

Committees of the Board and other information

FINANCE COMMITTEE

Donald Workman – Chair
Ulric Kenny
Dr. Gráinne Condon* (from December 2025)

Jason Murphy resigned from the Committee in June 2025

PROGRAMME MONITORING AND EVALUATION COMMITTEE

Vydehi Muppavarapu – Chair
Kevin Doris Ejon
Abdi-Rashid Haji (from June 2025)
Caitriona Dowd*
Vivienne Forsythe* (from May 2025)
Victor Odero*

Abraham Wanta resigned from the Committee in June 2025.
Rachel Rodgers retired from the Committee in June 2025

AUDIT AND RISK COMMITTEE

Áine Fay – Chair
Kai Matturi (from April 2025)
Yvonne Slattery
Victoria Akinboro*
Gemma Collins*

REMUNERATION AND SUCCESSION COMMITTEE

Dr. Rosalyn Tamming - Chair
David Ritchie
Feargal Brennan (from November 2025)
Aine Fay (from November 2025)

Donal D'Arcy retired from the Committee in June 2025.

SAFEGUARDING COMMITTEE

Dr. Rosalyn Tamming – Chair (from June 2025)
Catherine Ferrier (from June 2025)

Donal D'Arcy retired from the Committee in June 2025. Linda Horgan resigned from the Committee in June 2025.

**BOARD ADVISORY COMMITTEE
FOR STRATEGIC PLANNING**

Dr. Rosalyn Tamming - Chair
Aine Fay
Vydehi Muppavarapu
Donald Workman

This Committee was established to support the Board's oversight of, and engagement in, the strategic planning process and the development of the new Strategic Plan. The Committee completed its work in December 2025.

INCOME COMMITTEE

The Board approved the Terms of Reference for an Income Committee in February 2026, and the Committee is currently being constituted.

**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

Mason Hayes & Curran LLP
South Bank House
Barrow Street
Dublin 4

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

EXECUTIVE MANAGEMENT TEAM DURING 2025**Chief Executive Officer**

Dominic Crowley

International Programmes Director

Carol Morgan

Chief Operations Officer

Nicolas Dupont

Strategy, Advocacy and Learning Director

Réiseal Ní Chéilleachair (from March 2025,
served as Interim from July 2024)

Communications Director

Sadhbh Goodhue (from April 2025,
served as Interim from July 2024)

Emergency Director

Peter Doyle (from March 2025)
Dominic Crowley (to March 2025)

Fundraising and Development Director

Gabrielle Murphy

People Director

Sheena McNulty (from October 2025,
served as Interim from August 2025)
Olwyn Hughes (to August 2025)

Executive Director, Concern (UK)

Sayyeda Salam

Executive Director, Concern Korea

Jun Mo Lee

Chief Executive Officer, Concern US

Colleen Kelly

STATEMENT OF DIRECTORS' RESPONSIBILITIES

in respect of the Report of the Board and Financial Statements

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

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 October 2019) (the "Charities SORP").

Under company law, the directors must not approve the 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 income and expenditure 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 financial statements;
- » assess the Group's and Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- » use the going concern basis of accounting unless they either intend to liquidate the Group or Company or to cease operations, or have no realistic alternative but to do so.

The directors are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the assets, liabilities, financial position, income and expenditure of the Company, and which enable them to ensure that the financial statements are prepared in accordance with the applicable accounting framework and comply with the provisions of 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 Group and 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



Dr. Rosalyn Tamming
Director



David Ritchie
Director

1 May 2026



Somalia

Abdirashid Abdi Mohamed arrived in Baidoa nine years ago after drought forced him from his home. He started with nothing, but through hard work and support from Concern and his savings group, he built a small shop. Now, he provides for his family, sends his children to school, and looks forward to growing his business. He is pictured holding tomatoes which he sells at his shop. **Photo:** Eugene Ikua/Concern Worldwide

INDEPENDENT AUDITOR'S REPORT

to the Members of Concern Worldwide

Report on the audit of the financial statements

OPINION

We have audited the financial statements of Concern Worldwide ('the Company') and its consolidated undertakings ('the Group') for the year ended 31 December 2025, which comprise the Consolidated Statement of Financial Activities, the Consolidated and Company Balance Sheets, the Consolidated Cash Flow 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") as applied with regard to Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (issued in October 2019) (the "Charities SORP")

In our opinion:

- » the financial statements give a true and fair view of the assets, liabilities and financial position of the Group and Company as at 31 December 2025 and of the Group's income and expenditure for the year then ended;
- » the financial statements have been properly prepared in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- » the financial statements 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 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.

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

OTHER INFORMATION

The directors are responsible for the other information presented in the Annual Report together with the financial statements. The other information comprises the information included in the Report of the Board, the Message from the Chair, the Message from the Chief Executive Officer, the Who We Are and What We Do section, the Where We Work section, the Legal and Administrative Information section and the Appendices. The financial statements and our auditor's report thereon do not comprise part of the other information. Our opinion on the 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 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;
- » in our opinion, the information given in the Report of the Board is consistent with the financial statements; and
- » in our opinion, those parts of the Report of the Board specified for our review, which does not include sustainability reporting when required by Part 28 of the Companies Act 2014, have been prepared in accordance with the Companies Act 2014.

OUR OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2014 ARE UNMODIFIED

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 Company were sufficient to permit the financial statements to be readily and properly audited and the 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.

Respective responsibilities and restrictions on use

RESPONSIBILITIES OF DIRECTORS FOR THE FINANCIAL STATEMENTS

As explained more fully in the directors' responsibilities statement set out on page 96, 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's 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 or the Company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

A fuller description of our responsibilities is provided on IAASA's website at <https://iaasa.ie/publications/description-of-the-auditors-responsibilities-for-the-audit-of-the-financial-statements/>.

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 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.

1 May 2026



Richard Hobson

for and on behalf of

KPMG

Chartered Accountants, Statutory Audit Firm
1 Stokes Place
St. Stephen's Green
Dublin 2
D02 DE03



Pakistan

A farmer cools down and washes his livestock in the canal water during the extreme heat. **Photo:** Arif Shad/Concern Worldwide

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Consolidated Statement of Financial Activities

FOR THE YEAR ENDED DECEMBER 31, 2025

	Notes	Unrestricted Funds 2025 €'000	Restricted Funds 2025 €'000	Total 2025 €'000	Unrestricted Funds 2024 €'000	Restricted Funds 2024 €'000	Total 2024 €'000
Income from:							
Donations and legacies	2(a)	25,806	14,800	40,606	25,312	15,598	40,910
Charitable activities:							
– grants from governments and other institutional donors	2(b)	–	150,080	150,080	–	174,947	174,947
– donated commodities	2(c)	–	14,250	14,250	–	16,502	16,502
Other trading activities	2(d)	1,068	–	1,068	1,009	–	1,009
Investments and other income	2(e)	689	137	826	938	204	1,142
Total income		27,563	179,267	206,830	27,259	207,251	234,510
Expenditure on:							
Charitable activities	3(a)	17,640	181,334	198,974	14,706	209,183	223,889
Raising funds	3(b)	19,685	688	20,373	20,420	682	21,102
Total expenditure		37,325	182,022	219,347	35,126	209,865	244,991
Net expenditure for the year		(9,762)	(2,755)	(12,517)	(7,867)	(2,614)	(10,481)
Other recognised gains and losses:							
Exchange (loss)/gain on consolidation of subsidiaries	17(a)	(288)	(132)	(420)	(6)	176	170
Transfer between funds	17(a)	–	–	–	199	(199)	–
Net movement in funds	17(a)	(10,050)	(2,887)	(12,937)	(7,674)	(2,637)	(10,311)
Reconciliation of funds:							
Total funds brought forward	17(a)	75,600	9,118	84,718	83,274	11,755	95,029
Total funds carried forward		65,550	6,231	71,781	75,600	9,118	84,718

On behalf of the Board



Dr. Rosalyn Tamming
Board Member




David Ritchie
Board Member

Consolidated Balance Sheet

AS AT DECEMBER 31, 2025

	Notes	2025		2024	
		€'000	€'000	€'000	€'000
Fixed assets					
Intangible assets	7		4,739		3,733
Tangible assets	8		9,401		9,278
<i>Total fixed assets</i>			14,140		13,011
Current assets					
Stocks	10		47		50
Debtors and prepayments	11		32,898		45,342
Cash and cash equivalents	12		69,481		88,241
Short term investments	13		446		426
<i>Total current assets</i>			102,872		134,059
Creditors: amounts falling due within one year	14		(42,626)		(59,279)
<i>Net current assets</i>			60,246		74,780
<i>Total assets less current liabilities</i>			74,386		87,791
Net assets excluding staff retirement liabilities					
Staff retirement liabilities	16(b)		(2,605)		(3,073)
Net assets			71,781		84,718
The funds of the charity:					
Unrestricted funds	17(a)		65,550		75,600
Restricted funds	17(a)		6,231		9,118
Charity funds			71,781		84,718

On behalf of the Board



Dr. Rosalyn Tamming
Board Member



David Ritchie
Board Member

Company Balance Sheet

AS AT DECEMBER 31, 2025

	Notes	2025		2024	
		€'000	€'000	€'000	€'000
Fixed assets					
Intangible assets	7		4,739		3,733
Tangible assets	8		9,089		8,883
Investment in subsidiary	9		391		391
<i>Total fixed assets</i>			14,219		13,007
Current assets					
Stocks	10		47		50
Debtors and prepayments	11		34,060		54,426
Cash and cash equivalents	12		59,500		65,638
Short term investments	13		446		426
<i>Total current assets</i>			94,053		120,540
Creditors: amounts falling due within one year	14		(38,426)		(50,239)
<i>Net current assets</i>			55,627		70,301
<i>Total assets less current liabilities</i>			69,846		83,308
Net assets excluding staff retirement liabilities					
Staff retirement liabilities	16(b)		(2,605)		(3,073)
Net assets			67,241		80,235
The funds of the charity:					
Unrestricted funds	17(b)		62,037		72,453
Restricted funds	17(b)		5,204		7,782
Charity funds			67,241		80,235

As permitted by section 304 of the Companies Act 2014, the Company's statement of financial activities has not been included in these financial statements. The net expenditure of the Company for the year was €13.0 million (2024: net expenditure of €7.4 million).

On behalf of the Board



Dr. Rosalyn Tamming
Board Member



David Ritchie
Board Member

Consolidated Cash Flow Statement

FOR THE YEAR ENDED DECEMBER 31, 2025

	<i>Notes</i>	2025 €'000	2024 €'000
Cash flows from operating activities			
Net expenditure for the year		(12,517)	(10,481)
Amortisation	4	627	697
Depreciation	4	461	502
Impairment charge		–	5,580
Deposit interest earned	2(e)	(748)	(1,142)
Difference between retirement benefits charge and cash contributions	16	(468)	87
Decrease in stocks	10	3	2
Decrease in debtors and prepayments	11	12,440	5,596
(Decrease)/increase in creditors	14	(16,653)	1,467
Exchange movements		472	(580)
Net cash (used in)/provided by operating activities		(16,383)	1,728
Cash flows from investing activities			
Deposit interest received		752	1,186
Payments to acquire intangible fixed assets	7	(1,633)	(1,764)
Payments to acquire tangible fixed assets	8	(602)	(640)
Net cash (used in) investing activities		(1,483)	(1,218)
Change in cash and cash equivalents in the year		(17,866)	510
Cash and cash equivalents at the beginning of the year	18	88,241	86,996
Exchange rate movements	18	(894)	735
Cash and cash equivalents at the end of the year	18	69,481	88,241

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 short term investments which are measured at fair value. The financial statements have been prepared on a going concern basis (as outlined in the Review of Financial Outcome 2025 on page 80).

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 4.6, 10.6 and 14.22 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 and related notes. The net expenditure of the Company for the year is disclosed in Note 17(b).

The Company has taken advantage of the exemption available to it under paragraph 1.12(b) of FRS102 not to present its own cash flow statement.

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 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.

Notes to the Financial Statements

(CONTINUED)

1) Accounting Policies (continued)

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 under Irish company law.

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.

Joint ventures and arrangements

The Group undertakes joint ventures with other organisations which are jointly controlled operations (rather than separately established entities or financial structures). The Group includes in its accounts the assets that it controls and the liabilities it incurs as well as the expenses that it incurs and the income it earns in relation to the joint activity.

Consortia arrangements

Where the Group applies for grants or contracts as part of a consortium with other agencies, income received and expenditure incurred by the Group, as a member of the consortium arrangements, 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 that 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 projects are recognised as grants from governments and other institutional donors. 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 the 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 institutional donors.

Notes to the Financial Statements

(CONTINUED)

1) Accounting Policies (continued)

D) Income (continued)

Charitable activities

Grants from governments and other institutional donors

Grants from governments and other institutional donors 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 institutional donors 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 an amount equal to the related expenditure incurred in the period, 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 sub-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, money market funds returns 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.

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 world's most fragile states, 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 international programmes, development education (global citizens), 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.

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.

Notes to the Financial Statements

(CONTINUED)

1) Accounting Policies (continued)

E) Expenditure (continued)

Support costs

Support costs, which cannot be attributed directly to one activity, are allocated to activities in proportion to the estimated support received. Support costs include international programme management, international programme technical support, finance, information technology and human resources. The basis of the cost allocation is explained in the notes to the accounts.

Employment costs

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

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

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 fixed assets and to cover planned future deficits.

G) Intangible Assets

Intangible assets represent the development costs of computer software and are recognised when the related costs have been incurred, it is probable that the expected future economic benefits associated with the asset will flow to the Group and the 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 cost can be reliably measured.

In relation to expenditure on assets acquired which have a useful life of more than one year, it is the Group's policy to:

- » expense the cost to the SOFA, in the year of acquisition, if the donor has imposed conditions that prevent all the associated expected future economic benefits from flowing to the Group.
- » expense the cost of other individual items below an appropriate capitalisation threshold to the SOFA in the year of acquisition.

The capitalisation thresholds are:

- (i) €15,000 for items acquired for use in branches, in our overseas countries of operation. A higher threshold is applied to overseas branches because operating conditions create uncertainty in relation to future usage of some asset categories and
- (ii) €1,000 (for items acquired for use in our activities in Ireland, South Korea and the UK).

All other items costing in excess of the appropriate capitalisation threshold are treated as tangible assets in accordance with this policy.

Notes to the Financial Statements

(CONTINUED)

1) Accounting Policies (continued)

H) Tangible Assets (continued)

Tangible assets, 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.

I) Foreign Currencies

The financial statements are prepared in Euro (€), which is the Company's functional currency because the majority of funds raised by the Company 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 international subsidiary undertakings is translated at the rates ruling at the balance sheet date. The income and expenditure of international 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 international 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. Concern Charity Trading CLG had no taxable profits during the year or prior year.

Irrecoverable value added tax is expensed as incurred.

Any taxes arising in, or as a result of international 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 country programmes. 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 in subsidiaries

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 institutional donors, but not yet received at year-end, is included in debtors.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank, in hand and money-market funds. Cash at bank and in hand is comprised of cash on deposit at banks requiring three months or less notice of withdrawal. These are carried at amortised cost.

Money-market funds are short-term highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value. They are measured at fair value with gains and losses recognised through the *statement of financial activities*.

Notes to the Financial Statements

(CONTINUED)

1) Accounting Policies (continued)

L) Basic Financial Instruments (continued)

Short term investments

Short term investments, other than those qualifying as cash equivalents, are separately classified within current assets and are recognised at fair value with gains and losses recognised through the *statement of financial activities*.

Creditors

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

M) Provisions

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

N) Pensions and Other Retirement Provisions

Defined contribution pension schemes

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.

National staff service provision

The Company recognises a liability in respect of termination benefits accruing to national staff in its branches in programme countries when the individual employee becomes entitled to such benefits through service. The liability is increased annually for the cost of service benefits earned in its branches in programme countries 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.

O) 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

	2025 €'000	2024 €'000
Individual giving	29,730	28,662
Corporates, major donors and trusts	5,940	7,943
Legacies	2,317	2,523
Community fundraising	669	394
Disaster Emergency Committee (DEC) (Note 22)	1,950	1,388
Total	40,606	40,910

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. Funds received represent the allocation to Concern Worldwide (UK) of public donations received by DEC for the period.

In 2025, €14.8 million (2024: €15.6 million) of incoming resources from donations and legacies was restricted.

(b) Charitable activities: grants from governments and other institutional donors

	2025 €'000	2024 €'000
Irish Government	38,419	38,962
Concern Worldwide (US) Inc. (including US Government) (Note 22)	32,282	50,848
European Union		
– EU	11,182	10,811
– ECHO	17,902	23,500
UK Government	28,353	19,757
UN Agencies	13,958	14,498
German Government	2,736	4,917
French Government	1,869	3,522
South Korean Government	686	479
Swedish Government	602	891
World Bank	94	5,983
Canadian Government	–	12
Other Governments	844	404
Other institutional donors	1,153	363
Total	150,080	174,947

In 2025 out of the €32.3 million (2024: €50.8 million) granted by Concern Worldwide (US) Inc. (including US Government), €29.8 million was granted by the US Government (2024: €47.8 million).

In 2025, €150.1 million (2024: €174.9 million) of incoming resources from governments and other institutional donors was restricted.

Notes to the Financial Statements

(CONTINUED)

2 Income (continued)

(c) Charitable activities: donated commodities

Donor	Commodity received	2025 €'000	2024 €'000
UN Agencies	Foodstuffs, medical supplies, hygiene kits, various	14,082	16,102
Médecins Sans Frontières	Medical supplies	112	48
Other donors	Hygiene kits, various	56	56
International Rescue Committee	Hygiene kits, medical supplies	–	147
UK Government	Vehicles	–	130
ECHO (European Commission)	Laptops and tablets	–	19
Total		14,250	16,502

In the current and prior year all donated commodities received were restricted.

(d) Other trading activities

	2025 €'000	2024 €'000
Retail income	922	840
Income from letting premises	146	169
Total	1,068	1,009

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

(e) Investments and other income

	2025 €'000	2024 €'000
Deposit interest	748	1,142
Other income	78	–
Total	826	1,142

In 2025, €0.1 million (2024: €0.2 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 category as shown below. Our development activities seek to ensure sustainable medium to long term improvements in the well-being of the communities with which we work. Emergency activities are generally concerned with more immediate needs, often in the aftermath of natural or man-made disasters.

Category	Own work	Grants to partners	Distribution of donated commodities	Total direct	Support (Note 3(c))	Total 2025	Total 2024
	€'000	€'000	€'000	€'000	€'000	€'000	€'000
Development work	56,137	19,670	–	75,807	8,521	84,328	89,435
Emergency work	76,367	8,507	14,251	99,125	8,341	107,466	126,608
Total international programmes	132,504	28,177	14,251	174,932	16,862	191,794	216,043
Global Citizenship and Advocacy	4,552	89	–	4,641	1,093	5,734	6,553
Governance costs	487	–	–	487	959	1,446	1,293
Total	137,543	28,266	14,251	180,060	18,914	198,974	223,889
Total 2024	160,491	28,143	16,502	205,136	18,753		223,889

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

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

Programme type	Development	Emergency	Total 2025	Total 2024
	€'000	€'000	€'000	€'000
Health and nutrition	15,876	11,228	27,104	26,775
Education	8,016	1,767	9,783	9,110
Livelihoods	19,565	7,209	26,774	31,558
Integrated programming	40,871	69,339	110,210	128,352
Other emergency programmes	–	17,923	17,923	20,248
Total international programmes	84,328	107,466	191,794	216,043

Notes to the Financial Statements

(CONTINUED)

3 Expenditure (continued)

(b) Raising funds

	Campaigns	Staff	Occupancy & other direct	Total direct	Support (Note 3(c))	Total 2025	Total 2024
	€'000	€'000	€'000	€'000	€'000	€'000	€'000
Individual giving	5,523	6,964	2,194	14,681	1,599	16,280	17,677
Legacies	321	–	100	421	60	481	436
Corporates, major donors and trusts	109	1,000	233	1,342	154	1,496	1,537
Community fundraising	933	159	92	1,184	205	1,389	828
Retail	10	470	236	716	11	727	624
Total	6,896	8,593	2,855	18,344	2,029	20,373	21,102
Total 2024	7,216	8,105	2,718	18,039	3,063		21,102

(c) 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				Total 2025	Total 2024
	International programmes	Global Citizenship and Advocacy	Governance	Cost of raising funds		
	€'000	€'000	€'000	€'000		
International programme management	4,988	–	–	–	4,988	5,432
International programme technical support	2,561	184	7	–	2,752	2,633
Finance	1,488	119	362	385	2,354	2,730
Information & communication technology and other services	2,878	53	217	1,145	4,293	4,116
Human resources	1,536	610	23	90	2,259	2,474
Other support costs	1,351	127	95	176	1,749	1,892
Subtotal	14,802	1,093	704	1,796	18,395	19,277
Net exchange loss/(gain)	2,060	–	255	233	2,548	(3,041)
Impairment charge	–	–	–	–	–	5,580
Total support costs	16,862	1,093	959	2,029	20,943	21,816
Total 2024	15,944	1,886	923	3,063		21,816

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

	2025 €'000	2024 €'000
The net expenditure for the year is stated after charging/(crediting) the following items:		
(a) Group		
Amortisation of intangible assets	627	697
Depreciation of tangible assets	461	502
Impairment of tangible assets	–	5,580
Auditors' remuneration, excluding VAT – Group:		
Audit of the Group and subsidiary financial statements	114	111
Other assurance and advisory services	–	–
Income from letting premises	(146)	(169)
Reimbursement of expenses claimed by members of the Board	–	–
Payments under operating leases for premises used by the Group in Ireland, the UK and South Korea	293	334
Payments under operating leases for premises used by branches located in countries of operation	4,071	4,554
(b) Company		
Amortisation of intangible assets	627	697
Depreciation of tangible assets	388	426
Impairment of tangible assets	–	5,580
Auditors' remuneration, excluding VAT – Company:		
Audit of Company only financial statements	86	84
Other assurance and advisory services	–	–
Payments under operating leases for premises used by branches located in countries of operation	4,071	4,554

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, 2025 (2024: Nil), as that company had no taxable profits in the year.

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:

	2025 €'000	2024 €'000
Management and support staff (Ireland, UK and South Korea)		
Wages and salaries	24,665	22,087
Social protection costs	2,423	2,414
Pension costs (i)	1,827	1,842
Subtotal	28,915	26,343
Project staff in programme countries		
Wages and salaries	35,083	38,476
Social protection costs	2,303	2,589
Local staff cessation benefits	461	1,092
Pension costs (ii)	374	258
Subtotal	38,221	42,415
Total	67,136	68,758

(i) Pension costs include employer contributions to defined contribution pension schemes amounting to €1.4 million (2024: €1.2 million) (see Note 16(a)), 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 (2024: €0.6 million).

(ii) Pension costs include employer contributions to defined contribution pension schemes amounting to €0.4 million (2024: €0.3 million) (see Note 16(a)).

Termination costs, included in wages & salaries, amounted to €0.7 million (2024: €Nil).

The average number of employees was as follows:

	2025 No. employees	2024 No. employees
Management and support staff (Ireland, UK and South Korea)	437	433
Project staff in programme countries	2,978	3,391
Total	3,415	3,824

Notes to the Financial Statements

(CONTINUED)

6 Staff Costs (continued)

(b) Salary range

A total of 186 employees (2024: 153) earned remuneration in excess of €60,000 in 2025 as follows:

	2025 No. employees	2024 No. employees
€60,001 to €70,000	94	83
€70,001 to €80,000	44	38
€80,001 to €90,000	20	15
€90,001 to €100,000	20	11
€100,001 to €110,000	6	6
€110,001 to €120,000	1	–
€120,001 and above	1	–
Total	186	153

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

Contributions of between 7.5% and 9% of salary were made by the Company to defined contribution pension schemes for 110 (2024: 104) 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 average 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 employed within the Group (the executive management team as detailed on page 83) in 2025 amounted to €1,002,473 (2024: €974,472).

Concern Worldwide's CEO Dominic Crowley, was paid €121,392 during the year and received a 9% contribution to a defined contribution pension scheme. Dominic Crowley was appointed Group CEO from October 2024 and, as CEO, was paid €20,120 in 2024 and received a 9% contribution to a defined contribution pension scheme. He received no additional benefits as CEO in 2025 or 2024.

(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 amounted to €nil (2024: €nil).

The Group has a programme in place whereby Board members periodically visit a country of operation, in order to ensure 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 2025 amounted to €3,317 (2024: €nil) for 1 member (2024: 0).

Notes to the Financial Statements

(CONTINUED)

7 Intangible Assets

Intangible Assets – Group/Company	Customer relationship management system €'000	Grant management system €'000	Enterprise reporting system €'000	Total €'000
Computer software				
Cost				
At beginning of year	2,876	512	2,006	5,394
Additions in year	84	–	1,549	1,633
At end of year	2,960	512	3,555	7,027
Amortisation				
At beginning of year	1,151	510	–	1,661
Amortisation charge for year (i)	625	2	–	627
At end of year	1,776	512	–	2,288
Net book value				
At December 31, 2025	1,184	–	3,555	4,739
At December 31, 2024	1,725	2	2,006	3,733

No amortisation charge arose in 2025 on the Enterprise Reporting System as the asset was not in use as at December 31, 2025. The Board is satisfied that the project is progressing in line with expectations and that the system will be put into use in the foreseeable future.

The Board is satisfied that the service potential of all intangible assets held by the Group and Company at December 31, 2025 has not diminished below their carrying value.

Notes to the Financial Statements

(CONTINUED)

8 Tangible Assets

Tangible Assets – Group	Land & freehold premises €'000	Office furniture & equipment €'000	Computer equipment €'000	Motor vehicles €'000	Total €'000
Cost					
At beginning of year	20,530	1,338	1,524	429	23,821
Additions in year	–	129	24	449	602
Exchange difference	(24)	(17)	(5)	–	(46)
At end of year	20,506	1,450	1,543	878	24,377
Depreciation					
At beginning of year	11,946	1,051	1,451	95	14,543
Depreciation charge for year	249	91	30	91	461
Exchange difference	(13)	(10)	(5)	–	(28)
At end of year	12,182	1,132	1,476	186	14,976
Net book value					
At December 31, 2025	8,324	318	67	692	9,401
At December 31, 2024	8,584	287	73	334	9,278

The Board is satisfied that the service potential of all tangible assets held by the Group and Company at December 31, 2025 has not diminished below their carrying value.

Notes to the Financial Statements

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8 Tangible Assets (continued)

Tangible Assets – Company	Land & freehold premises €'000	Office furniture & equipment €'000	Computer equipment €'000	Motor vehicles €'000	Total €'000
Cost					
At beginning of year	20,035	1,017	1,456	430	22,938
Additions in year	–	125	20	449	594
At end of year	20,035	1,142	1,476	879	23,532
Depreciation					
At beginning of year	11,684	884	1,391	96	14,055
Depreciation charge for year	234	41	22	91	388
At end of year	11,918	925	1,413	187	14,443
Net book value					
At December 31, 2025	8,117	217	63	692	9,089
At December 31, 2024	8,351	133	65	334	8,883

9 Investment in Subsidiary

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Investment in subsidiary	–	–	391	391
Total	–	–	391	391

This refers to the establishment of Concern Worldwide Korea Foundation in 2015. For more details please refer to Note 19 (b).

Notes to the Financial Statements

(CONTINUED)

10 Stocks

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Stocks	47	50	47	50
Total	47	50	47	50

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

11 Debtors and Prepayments

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Amounts due from governments and other institutional donors	26,335	36,938	18,441	27,446
Debtors and prepayments in countries of operation	4,721	6,805	4,721	6,805
Other debtors and prepayments	1,842	1,595	637	599
Amounts due from subsidiaries (i)	–	–	10,261	19,572
Deposit interest receivable	–	4	–	4
Total	32,898	45,342	34,060	54,426

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

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

12 Cash and cash equivalents

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Cash held in parent and subsidiary companies (excluding branches)	28,900	44,347	18,918	21,745
Cash held in branches in countries of operation	7,987	10,564	7,987	10,564
Short term deposits of parent company	32,584	33,330	32,585	33,329
Money market funds	10	–	10	–
Total	69,481	88,241	59,500	65,638

Cash held in parent and subsidiary companies (excluding branches) is held with banks that have a satisfactory credit rating as approved by the Board.

Cash held in branches in countries of operation is 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.

Notes to the Financial Statements

(CONTINUED)

12 Cash and cash equivalents (continued)

Short term deposits of parent company are held with banks that have a satisfactory credit rating as approved by the Board and consist of cash holdings which are not immediately required for operations and 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, 2025 the deposits were held in the following currencies: Euro €32.6 million (2024: €22.2 million); Sterling £nil million (2024: £9.2 million). The average interest rates applicable to these deposits during 2025 were: Euro deposits 1.8% (2024: 2.55%) and Sterling deposits 4.25% (2024: 4.64%).

Concern Worldwide classifies its investments in Amundi Asset Management Money Market Funds as cash equivalents as they are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

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

Restricted funds of €6.2 million (2024: €9.1 million) (see Note 17(a)) are included in the Group short term deposits set out above. Restricted funds of the Company of €5.2 million (2024: €7.8 million) (see Note 17(b)) are included in the Company short term deposits set out above. Included in the cash held in parent and subsidiary companies is €5.6 million (2024: €10.4 million) in respect of consortia arrangements (see Note 20) and €24.0 million (2024: €30.9 million) advanced from governments and other institutional donors (see Note 14).

13 Short Term Investments

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Investments	446	426	446	426
Total	446	426	446	426

This asset reverted to the company as part of the settlement of the former incapacitated staff scheme obligations in 2022. It comprises units in a property fund and is stated at open market value. It is expected to be disposed of in 2026.

14 Creditors: Amounts Falling Due Within One Year

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Amounts advanced from governments and other institutional donors	23,975	30,917	22,047	26,164
Trade creditors and accruals in countries of operation	8,023	13,500	8,023	13,500
Other trade creditors	1,834	2,547	820	1,226
Accruals	8,794	12,315	7,536	9,349
Total	42,626	59,279	38,426	50,239

Notes to the Financial Statements

(CONTINUED)

15 Movement in Receivables and Advances from Governments and Other Institutional Donors

	Group			Company		
	Opening balance	Movement during the year	Closing balance	Opening balance	Movement during the year	Closing balance
	2025 €'000	2025 €'000	2025 €'000	2025 €'000	2025 €'000	2025 €'000
Amounts due from governments and other institutional donors	36,938	(10,603)	26,335	27,446	(9,005)	18,441
Amounts advanced from governments and other institutional donors	(30,917)	6,942	(23,975)	(26,164)	4,117	(22,047)
Total	6,021	(3,661)	2,360	1,282	(4,888)	(3,606)

Analysis of movement	Group	Company
	2025 €'000	2025 €'000
Cash received during the year (i)	(159,287)	(116,162)
Income earned during the year (ii)	155,855	111,240
Exchange rate movement	(229)	34
Total	(3,661)	(4,888)

Amounts receivable from donors, that meet the criteria for recognition as income, are included in amounts due from governments and other institutional donors (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 institutional donors until the recognition criteria are met (see Note 14).

- (i) Cash received during the year includes €17.7 million (2024: €21.8 million) which did not meet the criteria for recognition as income and has been deferred to future years and is included in Amounts advanced from governments and other institutional donors in the balance sheet at year end.
- (ii) Income earned during the year includes €24.4 million (2024: €22.5 million) which was deferred in previous years and met the criteria for recognition as income in the current year. The Group income earned of €155.9 million comprises €150.1 million included in grants from governments and other institutional donors and €5.8 million included in donations and legacies.

Notes to the Financial Statements

(CONTINUED)

16 Staff Retirement Arrangements

The Group and Company operate staff retirement arrangements for staff based in Ireland, the UK, South Korea and national staff based in programme countries.

The current arrangements are as follows:

(a) Defined contribution pension schemes

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

The defined contribution pension scheme charge for 2025 was €1.8 million (2024: €1.5 million). 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, 2025 an accrual of €0.2 million (2024: €0.1 million), in respect of contributions to these schemes is included in creditors and does not form part of the staff retirement liabilities provision.

(b) National staff service provision

In most of its programme countries, 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

	2025 €'000	2024 €'000
Liability at beginning of year	(3,073)	(2,986)
Current service costs	(461)	(1,092)
Benefits paid during the year	929	1,005
Unfunded liability at end of year	(2,605)	(3,073)

Notes to the Financial Statements

(CONTINUED)

17 Funds

(a) Reconciliation of funds – Group

	Unrestricted funds €'000	Restricted funds €'000	Total 2025 €'000	Total 2024 €'000
Total funds of the charity at beginning of year	75,600	9,118	84,718	95,029
Movement in funds				
Net expenditure for the year	(9,762)	(2,755)	(12,517)	(10,481)
Exchange (loss)/gain on consolidation of foreign subsidiaries	(288)	(132)	(420)	170
Net movement in funds for the year	(10,050)	(2,887)	(12,937)	(10,311)
Charity funds at end of year	65,550	6,231	71,781	84,718

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

	Subsidiaries €'000	Company €'000	Total 2025 €'000	Total 2024 €'000
Unrestricted funds	3,513	62,037	65,550	75,600
Restricted funds	1,027	5,204	6,231	9,118
Total	4,540	67,241	71,781	84,718

(b) Reconciliation of funds – Company

	Unrestricted funds €'000	Restricted funds €'000	Total 2025 €'000	Total 2024 €'000
Total funds of the charity at beginning of year	72,453	7,782	80,235	87,609
Movement in funds				
Net expenditure for the year	(10,416)	(2,578)	(12,994)	(7,374)
Net movement in funds for the year	(10,416)	(2,578)	(12,994)	(7,374)
Charity funds at end of year	62,037	5,204	67,241	80,235

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, 2025	Income	Expenditure	Other recognised gains and losses	Exchange gains/ (losses)	Transfers	Balance at December 31, 2025
		€'000	€'000	€'000	€'000	€'000	€'000	€'000
Restricted funds								
Afghanistan		1	5,792	(5,792)	–	–	–	1
Bangladesh		4	8,332	(8,233)	–	–	–	103
Burkina Faso		25	2,154	(2,179)	–	–	–	–
Burundi/Rwanda		138	3,952	(3,639)	–	(23)	–	428
Central African Republic		–	4,458	(4,395)	–	–	–	63
Chad		1,303	9,524	(10,202)	–	–	–	625
Democratic People's Republic of Korea		–	19	(19)	–	–	–	–
Democratic Republic of Congo		–	16,983	(16,934)	–	(1)	–	48
Ethiopia		467	12,555	(12,536)	–	(9)	–	477
Gaza		946	2,028	(1,155)	–	(31)	–	1,788
Haiti		99	5,504	(5,600)	–	(3)	–	–
Kenya		1,333	8,215	(9,300)	–	(71)	–	177
Lebanon		511	1,651	(2,397)	–	(1)	236	–
Liberia		690	2,867	(3,014)	–	(1)	–	542
Malawi		–	5,564	(5,541)	–	–	–	23
Myanmar		–	750	(625)	–	(2)	–	123
Niger		–	3,820	(3,843)	–	45	–	22
Pakistan		230	6,225	(6,369)	–	–	–	86
Republic of Sudan		190	12,537	(12,713)	–	(14)	–	–
Sierra Leone		–	5,380	(5,380)	–	–	–	–
Somalia		8	20,655	(20,662)	–	–	–	1
South Sudan		126	12,295	(12,406)	–	(2)	–	13
Syria/Iraq		14	14,255	(14,561)	–	–	600	308
Türkiye		927	–	(23)	–	–	(836)	68
Ukraine		2,185	796	(1,868)	–	(20)	–	1,093
Yemen		72	843	(786)	–	(3)	–	126
Other projects and funded Head Office support costs		(151)	12,113	(11,850)	–	4	–	116
Total restricted funds	(i)	9,118	179,267	(182,022)	–	(132)	–	6,231
Unrestricted funds								
General funds	(ii)	3,437	27,563	(30,585)	–	(288)	3,242	3,369
Designated funds:								
	(iii)							
Planned budget deficit		2,481	–	–	–	–	(2,160)	321
Fixed assets		15,290	–	–	–	–	612	15,902
Programme continuity fund		33,978	–	–	–	–	(1,694)	32,284
Potential loss of assets fund		500	–	–	–	–	–	500
Strategic investment fund		19,914	–	(6,740)	–	–	–	13,174
Total unrestricted funds		75,600	27,563	(37,325)	–	(288)	–	65,550
Total funds	(iv)	84,718	206,830	(219,347)	–	(420)	–	71,781

Notes to the Financial Statements

(CONTINUED)

17 Funds (continued)

(c) Movements in funds (continued)

The funds are managed in accordance with the organisational reserves policy and the Board reviews the level of reserves held annually. The funds carried forward at December 31, 2025 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 2025, funds had been designated for specific purposes as follows:
- » To cover the planned 2026 budget deficit (€0.3 million).
 - » To recognise that a portion of reserves is invested in fixed assets and is not therefore available for other purposes (€15.9 million).
 - » To ensure the continuity of operations (€32.3 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 new countries and to finance other strategic programme and support objectives (€13.2 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 2026 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 €'000	Unrestricted Funds €'000	Total Funds €'000
Fund balances at December 31, 2025 are represented by:			
Intangible assets	–	4,739	4,739
Tangible assets	–	9,401	9,401
Current assets	6,231	96,641	102,872
Current liabilities	–	(42,626)	(42,626)
Staff retirement liabilities	–	(2,605)	(2,605)
Total	6,231	65,550	71,781

Notes to the Financial Statements

(CONTINUED)

17 Funds (continued)

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

Analysis of Company net assets between funds (continued)

	Restricted Funds €'000	Unrestricted Funds €'000	Total Funds €'000
Fund balances at December 31, 2025 are represented by:			
Intangible assets	–	4,739	4,739
Tangible assets	–	9,089	9,089
Investments in subsidiaries	–	391	391
Current assets	5,204	88,849	94,053
Current liabilities	–	(38,426)	(38,426)
Staff retirement liabilities	–	(2,605)	(2,605)
Total	5,204	62,037	67,241

18 Analysis of Changes in Net Debt

	Opening balance 2025 €'000	Net cash flow 2025 €'000	Exchange rate movements 2025 €'000	Closing balance 2025 €'000
Cash and cash equivalents	88,241	(17,866)	(894)	69,481
Total	88,241	(17,866)	(894)	69,481

The Group had no bank loans or other borrowings at December 31, 2025 or December 31, 2024.

19 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 The Foundry, 17 Oval Way, London, SE11 5RR. The wholly owned subsidiary commenced operations 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. The net assets of Concern Worldwide (UK) at December 31, 2025 were €4.5 million (2024: €4.3 million). The net gain in funds for the year 2025 was €0.2 million (2024: net loss €3.0 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 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 programmes of the Group. Concern Korea also aims to engage the public of Korea in a greater understanding of the issues facing the programme participants 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, 2025 were €0.5 million (2024: €0.7 million). The net loss in funds for the year 2025 was €0.2 million (2024: net loss €0.1 million).

Notes to the Financial Statements

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19 Subsidiaries (continued)

- (c) 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 subsidiary, which was incorporated in 2000, is registered in the Republic of Ireland. The main role of Concern Charity Trading CLG is to support specific fundraising activities on behalf of its parent company. The net assets of Concern Charity Trading CLG at December 31, 2025 were €nil (2024: €nil). The net gain in funds for the year 2025 was €nil (2024: €nil). The Company qualifies for the audit exemption as outlined under section 365(2) of the Companies Act 2014.

20 Commitments, Contingencies and Guarantees

- (i) The 2026 Annual Plan, which was approved by the Board on December 13, 2025, allows for programme country expenditure in 2026 of €127 million (2025 : €174 million). Any increase over this amount requires the approval of the Board.

The Group is committed to assist certain projects for periods in excess of one year. The Group has entered agreements with local and national non-government partner organisations based in Concern's countries of operation to undertake programme activities which commit it to expenditure of €14.0 million (2024: €15.9 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 institutional donors 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, 2025 in respect of premises used by the Group and Company are as follows:

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Payable on leases in which the commitment expires within:				
One year	749	861	565	647
Two to five years	608	930	339	521
More than five years	23	22	–	–
Total	1,380	1,813	904	1,168

During the year €4.4 million (2024: €4.9 million) was recognised as an expense in the *Consolidated Statement of Financial Activities* in respect of operating leases.

The Group had no bank loans or other borrowings at December 31, 2025 or December 31, 2024.

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

	Group		Company	
	2025 €'000	2024 €'000	2025 €'000	2024 €'000
Authorised but not contracted	2,545	2,396	2,535	2,295
Total	2,545	2,396	2,535	2,295

Notes to the Financial Statements

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20 Commitments, Contingencies and Guarantees (continued)

(iv) During 2025, the Group was the lead agency in 20 consortia arrangements of non-governmental organisations (2024: 29), that were awarded grants and contracts from institutional funders to fund programme activities. The total value of these grants and contracts is €226 million (2024: €266 million). Of this amount, €114.3 million is expected to be spent by the Group (2024: €118.5 million) and the balance will be utilised by the other consortia members.

In 2025, expenditure on these grants and contracts totalled €66.8 million (2024: €65.1 million). Of this amount €23.5 million (2024: €31 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
	2025	2025	2025	2025
	€'000	€'000	€'000	€'000
Funds relating to consortia members	10,385	49,532	(54,297)	5,620

As the Group signed the agreements and contracts with the institutional 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.

(v) 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.

21 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, 2025, there were 357 active members (2024: 348), 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 deficit of the Company after *Other recognised gains and losses* for the financial year was €13.0 million (2024: €7.4 million).

Notes to the Financial Statements

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22 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 2025 was €32.3 million (2024: €50.8 million). These grants are accounted for in the same way as grants from governments and other institutional donors. There was an outstanding balance of €11.0 million (2024: €14.4 million) due from and €nil outstanding balance (2024: €0.5 million) due to Concern Worldwide (US) Inc. at the balance sheet date. In addition, during the year, a grant of €nil (2024: €0.2 million) was paid to Concern Worldwide (US) Inc. in relation to the fundraising investment approved by the Board.

The Group is a member of the Disasters Emergency Committee (DEC), a UK based charity, and during the year paid a subscription to it of €0.04 million (2024: €0.035 million). Concern Worldwide (UK)'s Executive Director is a trustee of the DEC. The Group's income for the year included €2.0 million (2024: €1.4 million) from DEC appeals. There was an outstanding balance of €0.4 million (2024: €1.1 million) due from DEC at the balance sheet date.

The Group is also a member of Alliance2015 and in the year paid a subscription of €0.04 million (2024: €0.1 million). The Group's income for the current year includes €0.1 million from Alliance2015 (2024: €0.1 million). There was an outstanding balance of €0.01 million (2024: €nil) due from Alliance2015 at the balance sheet date.

During the year, the Group engaged in a joint arrangement with one other Alliance2015 member, Welthungerhilfe, whereby they pooled their resources and jointly implemented a programme in Ukraine. The Group's income and expenditure from that arrangement amounted to €0.7 million (2024: €0.7 million) and €1.3 million (2024: €1.4 million) respectively, and these amounts are included in the financial results for the year. The amount of €0.13 million (2024: €0.6 million), relating to the joint arrangement that is owed to Welthungerhilfe at year-end, is included in trade creditors and accruals in countries of operation (Note 14).

Notes to the Financial Statements

(CONTINUED)

23 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:

	2025 €'000	2024 €'000
Financial assets of the Group:		
<i>Financial assets measured at amortised cost</i>		
Amounts due from governments and other institutional donors (i)	26,335	36,938
Cash at bank and in hand (ii)	69,471	88,241
Sundry debtors (iii)	6,283	7,903
<i>Financial assets measured at fair value</i>		
Short term investments	446	426
Money market funds (ii)	10	–
Total	102,545	133,508

Credit risk arises in the following forms:

- (i) The amounts due from governments and other institutional donors, 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 institutional donor. There is not a significant concentration of risk and the history of defaults is negligible.

- (ii) The financial institutions in which cash deposits, cash at bank and money-market funds are placed, could default on the amounts held. This is managed by the Group by ensuring that head office cash deposits, cash at bank and money-market funds 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, cash at bank and money-market funds with any one financial institution. Transfers of cash to overseas branches are made on a needs basis and balances are closely monitored.

- (iii) Sundry debtors includes debtors and other debtors, as disclosed in Note 11, but excludes prepayments. The Group has detailed procedures for monitoring and managing the credit risk related to other receivables.

Notes to the Financial Statements

(CONTINUED)

23 Financial Risk Management (continued)

(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 \$28.0 million (2024: \$23.9 million) and its Sterling denominated net assets of £12.5 million (2024: £17.4 million). Based on these net positions at December 31, 2025 a weakening of 10% (2024: 10%) of the US Dollar and Sterling against the Euro would have increased the net expenditure of the Group for the financial year by €3.5 million (2024: €4 million). A strengthening of 10% (2024: 10%) of these currencies against the Euro would have decreased the net expenditure of the Group for the financial year by €4.2 million (2024: €4.8 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 €'000	Contractual Cash flows €'000	< 6 Months €'000
Total creditors and accruals	18,491	18,491	18,491
Total 2025	18,491	18,491	18,491
Total 2024	28,202	28,202	28,202

Accruals of €0.2 million (2024: €0.2 million) which are not contractual financial liabilities are not included in the above table.

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)

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 2025 financial statements.

25 Approval Of Financial Statements

These financial statements were approved by the Board on 1 May 2026.

Appendix 1

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Five Year Summary of Consolidated Statement of Financial Activities

	2025	2024	2023	2022	2021
	€'000	€'000	€'000	€'000	€'000
Income					
Donations and legacies	40,606	40,910	45,448	53,923	41,620
Irish Government	38,419	38,962	31,571	32,328	28,647
Concern Worldwide (US) Inc. (including US Government)	32,282	50,848	58,311	54,677	48,838
European Union	29,084	34,311	39,169	45,430	48,068
UN Agencies	13,958	14,498	18,713	13,045	13,045
UK Government	28,353	19,757	9,184	14,251	16,117
Other institutional funding	7,984	16,571	16,606	23,153	14,540
Donated commodities	14,250	16,502	12,696	12,131	16,615
Trading, investment and other income	1,894	2,151	1,705	1,220	863
Total Income	206,830	234,510	233,403	250,158	228,353
Expenditure					
Afghanistan	5,857	8,148	8,053	10,495	4,477
Bangladesh	8,421	11,395	10,877	13,882	11,128
Burkina Faso	2,317	4,363	2,556	945	719
Burundi/Rwanda	3,595	3,662	3,009	3,966	4,569
Central African Republic	4,377	5,587	7,004	5,778	4,389
Chad	10,362	9,187	6,550	5,178	5,765
Democratic People's Republic of Korea	119	124	165	138	201
Democratic Republic of Congo	17,465	21,191	15,944	15,482	15,263
Ethiopia	12,607	15,292	14,521	13,966	15,352
Haiti	6,044	5,261	6,059	4,703	3,910
India	-	10	-	-	-
Kenya	9,792	12,242	11,026	9,235	5,473
Lebanon	2,530	5,065	4,037	4,744	4,251
Liberia	3,447	4,161	4,171	3,997	3,205
Malawi	5,770	4,392	4,574	4,599	4,221
Myanmar	630	-	-	-	-
Niger	3,955	6,829	7,569	7,325	6,797
Pakistan	6,419	9,401	10,164	10,817	5,725
Republic of Sudan	13,212	10,070	5,621	11,048	8,765
Sierra Leone	5,357	5,192	3,163	5,154	5,204
Somalia	20,719	27,542	23,691	23,805	17,841
South Sudan	12,396	8,063	17,195	22,390	21,809
Syria/Iraq	14,787	14,911	17,593	16,083	24,216
Türkiye	23	3,883	11,937	4,045	14,247
Ukraine	1,862	2,459	7,058	5,121	-
Yemen	1,205	1,170	244	-	6
Gaza	974	204	-	-	-
Other countries & projects	690	295	265	190	170
International programme support costs	16,862	15,944	14,767	12,499	8,421
Governance costs	1,446	1,293	1,009	1,204	1,016
Global Citizenship and Advocacy	5,734	6,553	5,669	5,517	4,635
Total cost of charitable activities	198,974	223,889	224,491	222,306	201,775
Raising funds	20,373	21,102	17,812	16,444	15,537
Total expenditure	219,347	244,991	242,303	238,750	217,312
Net (expenditure)/income for the year	(12,517)	(10,481)	(8,900)	11,408	11,041

Appendix 2

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Grants funded by Irish Aid, Department of Foreign Affairs and Trade

A. Long Term Development, Chronic Humanitarian Crises, Acute Humanitarian Crises and Global Citizenship Education Funding Stream Grants

(i) Grant Utilisation in 2025

	Long Term Development	Chronic Humanitarian Crises	Acute Humanitarian Crises	Global Citizenship Education	Total
	2025 €'000	2025 €'000	2025 €'000	2025 €'000	2025 €'000
Direct programme activities	20,880	4,941	912	564	27,297
Programme quality	1,521	340	–	–	1,861
Total charitable activity/service provision	22,401	5,281	912	564	29,158
Pay and general administration	1,427	340	58	36	1,861
Total	23,828	5,621	970	600	31,019

(ii) Details of the direct programme expenditure by country/stream are as follows:

Expenditure by Country	Long Term Development	Chronic Humanitarian Crises	Acute Humanitarian Crises	Global Citizenship Education	Total
	2025 €'000	2025 €'000	2025 €'000	2025 €'000	2025 €'000
Afghanistan	1,000	400	66	–	1,466
Bangladesh	1,352	390	–	–	1,742
Burkina Faso	1,200	–	141	–	1,341
Burundi/Rwanda	2,090	–	–	–	2,090
Chad	1,453	390	–	–	1,843
Central African Republic	1,117	390	–	–	1,507
Democratic Republic of Congo	1,256	390	–	–	1,646
Ethiopia	1,488	381	141	–	2,010
Haiti	1,295	–	–	–	1,295
Lebanon	–	400	141	–	541
Liberia	1,393	–	–	–	1,393
Malawi	1,418	–	–	–	1,418
Niger	1,223	–	–	–	1,223
Republic of Sudan	–	1,000	–	–	1,000
South Sudan	1,149	400	–	–	1,549
Sierra Leone	1,285	–	–	–	1,285
Somalia	2,161	400	141	–	2,702
Syria/Iraq	–	400	–	–	400
Yemen	–	–	141	–	141
Ukraine	–	–	141	–	141
Global Citizenship Education	–	–	–	564	564
Total direct programme expenditure	20,880	4,941	912	564	27,297

Appendix 2 (CONTINUED)

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Grants funded by Irish Aid, Department of Foreign Affairs and Trade (continued)

A. Long Term Development, Chronic Humanitarian Crises, Acute Humanitarian Crises and Global Citizenship Education Funding Stream Grants (continued)

The Irish Aid Long Term Development and Chronic Humanitarian Crises grants were utilised during the period January 01, 2025 to December 31, 2025. The Acute Humanitarian Crises Stream grants were utilised during the following periods: Ethiopia May 01, 2025 to August 31, 2025; Somalia May 01, 2025 to July 30, 2025; Yemen May 01, 2025 to August 31, 2025; Ukraine June 01, 2025 to August 31, 2025; Burkina Faso June 01, 2025 to August 31, 2025; Burundi July 01, 2025 to September 30, 2025 and Afghanistan September 01, 2025 to December 31, 2025.

Funds received from Irish Aid Long Term Development, Chronic Humanitarian Crises, Acute Humanitarian Crises and Global Citizenship Education Funding streams were restricted for use in line with the terms agreed with Irish Aid, Department of Foreign Affairs.

B. Other Funding from Irish Aid

Malawi received a grant of €170,000 for Malawi Irish Consortium on Gender Based Violence programme in 2024, covering the period December 01, 2024 to November 30, 2025. As at December 31, 2025, service provision/charitable expenditure costs under this grant amounted to €164,999.

In 2023, Concern received a multi-country grant under the Horn of Africa Child Wasting Initiative (2023–2026). Concern received a grant of €5,000,000 under Phase 1 of the agreement covering the period December 01, 2023 to May 31, 2025 with the allocation of grant funding across countries, as follows: Ethiopia: €1,292,847; Kenya: €1,982,153; Somalia: €1,425,000; HQ Administration: €300,000. Phase 1 of this grant was fully spent by end date.

In 2024, Concern secured funding for the second phase of the Child Wasting Initiative, covering the period December 1, 2024, to November 30, 2025, with a grant amount of €5,000,000. The allocation of funds for this phase was distributed as follows: Ethiopia: €1,244,170; Kenya: €2,180,830; Somalia: €1,275,000; and HQ Administration: €300,000. The phase 2 of this grant was also fully spent in 2025 by end date.

Further in 2025, Concern secured funding for the third phase of the Child Wasting Initiative, covering the period December 1, 2025, to November 30, 2026, with a grant amount of €5,000,000. The allocation of funds for this phase was distributed as follows: Ethiopia: €1,275,000; Kenya: €2,150,000; Somalia: €1,275,000; and HQ Administration: €300,000. As at December 31, 2025 expenditure for this grant was €174,736 as follows: Ethiopia: €24,028; Kenya: €133,710; Somalia: €6,514 and €10,484 was expensed to pay and general administration costs. Remaining amount will be utilised in 2026.

In 2025, Concern received a multi-country grant under the Climate Adaptation and Mitigation Project (2025–2027) amounting to €1,000,000 covering the period November 01, 2025 to December 31, 2027 with the allocation as follows: Burundi: €235,000; Niger: €235,000; Somalia: €470,000; HQ Administration: €60,000. As of December 31, 2025, expenditure for this grant totalled €4,649 comprising €4,370 for Burundi and €279 for HQ Administration costs.

In 2025, Sierra Leone received a grant totalling €117,228 under the SUN & FSCU Support OVP programme (2025–2027), covering the period from 12 December 2025 to 31 December 2027. As at 31 December 2025, no service provision or charitable expenditure had been incurred against this grant and project spending will commence in 2026.

In 2025, Ukraine received a grant totalling €1,000,000 under Enhancing Community Resilience and Access to Services in Mykolaiv through Integrated Group Cash Transfer and Protection Programming (2025–2027) covering the period from 01 December 2025 to 31 December 2027. As at 31 December 2025, no service provision or charitable expenditure had been incurred against this grant and project spending will commence in 2026.

In 2025, Concern Head Office received a grant totalling €5,000 under the GCE Communicating Europe Initiative 2025, covering the period from 01 May 2025 to 29 November 2025. As at 31 December 2025, full grant amount had been utilised.

Appendix 2 (CONTINUED)

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Grants funded by Irish Aid, Department of Foreign Affairs and Trade (continued)

C. Analysis of Movement in Irish Aid Accrued and Deferred Income Related to the Above Grants for the Year Ended December 31, 2025

	Opening balance 2025 €'000	Cash received 2025 €'000	Income earned 2025 €'000	Closing balance 2025 €'000
Long Term Development	279	23,719	(23,827)	171
Chronic Humanitarian Crises	–	5,642	(5,620)	22
Acute Humanitarian Crises	27	950	(977)	–
Global Citizenship Education	–	600	(600)	–
Sub total	306	30,911	(31,024)	193
Other	5,982	8,135	(7,393)	6,724
Total	6,288	39,046	(38,417)	6,917

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”.

Appendix 3

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Grants to Partner Agencies

In 2025, Concern provided grants to 141 partner agencies of which the top 50 grant recipients in 2025 are listed below:

Name of partner agency	Country	No. of grants	2025 €'000
1 Lifeline Gedo	Somalia	15	3,025
2 Youth Link	Somalia	13	1,625
3 Rural Agency for Community Development and Assistance (RACIDA)	Kenya	3	1,308
4 Pastoralist Concern	Ethiopia	1	986
5 Cesvi Foundation	Gaza	4	939
6 Thardeep Rural Development Programme (TRDP)	Pakistan	3	873
7 Congo Handicap (CH)	DRC	1	870
8 Eagles Relief and Development Programme	Malawi	2	833
9 Muslim Hands (MH)	Pakistan	7	776
10 Pastoralist Community Initiatives Development and Assistance (PACIDA)	Kenya	2	718
11 Humanitarian Initiative Just Relief Aid (HIJRA)	Somalia	3	679
12 Sukaar Foundation	Pakistan	2	676
13 Send Sierra Leone	Sierra Leone	1	591
14 Lodhran Pilot Project (LPP)	Pakistan	5	573
15 Shabelle Community Development Organization (SHACDO)	Somalia	6	566
16 Initiative for Relief and Climate Action (IRCA)	Somalia	4	561
17 Social and Economic Enhancement Programme	Bangladesh	1	507
18 Sami Foundation (SF)	Pakistan	4	498
19 Norwegian Refugee Council (NRC)	Somalia	1	465
20 Nari Maitree	Bangladesh	1	389
21 Sindh Rural Partners Organization (SRPO)	Pakistan	3	357
22 Welbodi Partnership	Sierra Leone	1	355
23 Hope Agency for Development (HARD)	South Sudan	1	346
24 Association of Voluntary Actions for Society (AVAS)	Bangladesh	1	330
25 Jagrata Juba Shangha (JJS)	Bangladesh	1	307
26 Somaliland Skills and Training Association (SOSTA)	Somalia	2	305
27 Churches in Action and Relief Development (CARD)	Malawi	1	299
28 Nazrul Smriti Sangsad (NSS)	Bangladesh	1	297
29 Ethio Wetlands and Natural Resources Association	Ethiopia	1	280
30 Mukuru Slums Development Projects (MSDP)	Kenya	1	268
31 Circle for Integrated Community Development (CICOD)	Malawi	1	263
32 Fast Rural Development Program (FRDP)	Pakistan	1	224
33 The Lebanese Council to Resist Violence Against Woman	Lebanon	4	216
34 Liberia Agency for Community Development (LACD)	Liberia	2	214
35 Farmers Development Organization (FDO)	Pakistan	2	200
36 Community Engagement Network (CEN)	South Sudan	1	199
37 Confédération Des Associations Des Producteurs Agricoles pour Le Développement (CAPAD)	Burundi/Rwanda	1	199
38 Peace Organization for Rural Development (PORD)	Republic of Sudan	5	198
39 Inter-Governmental Authority on Development (IGAD)	Kenya	2	198
40 Generations without Qat Organization (GWQ)	Yemen	3	195
41 Bedaya Organization	Syria/Iraq	2	192
42 Fondation Ideo	Haiti	4	185
43 Shifa Foundation	Pakistan	1	179
44 Great Lakes Inkingi Development (GLID)	Burundi/Rwanda	1	175
45 Gana Unnayan Kendra (GUK)	Bangladesh	1	175
46 Serving Humanity for Empowerment & Development (SHED)	Liberia	3	175
47 Smart/Zirek for Mental Health and Human Development	Syria/Iraq	2	174
48 Community of Hope Agricultural Project (CHAP)	Liberia	2	162
49 Solidarité Coopérative Agricole du Congo (SOCOAC)	DRC	2	161
50 Action for Advocacy and Development Sierra Leone (AAD-SL)	Sierra Leone	1	159
Subtotal			24,445
Other partners (not included in the top 50 listed above)			3,821
TOTAL			28,266

Appendix 4

(NOT FORMING PART OF THE FINANCIAL STATEMENTS)

Income Earned in 2025 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 2025 €'000
Chad	Neighbourhood, Development and International Cooperation instrument – Africa	Programme de “Résilience Economique et Sociale des Populations de l’Est face aux Conflits et Changements Climatiques au Tchad” (RESPECCT)	3,352
Somalia	Boosting Resilience and Adaptation to Climate Change (BREACH)	Supporting Climate Adaptation and Durable Solutions for Displacement Affected Communities (DACs) in the Shabelle River Basin, Networking with & Enhancing Efforts by Government & Administration in Afgoye District (NEGAAD)	1,982
Central African Republic	EU Trust Fund	Projet d’Appui Intégré à l’Agriculture et aux Chaines de Valeur en République Centrafricaine (PAIA-CV-CAF)	1,430
Republic of Sudan	Neighbourhood, Development and International Cooperation instrument – Africa	Building Resilient Communities in West Kordofan 2 (BRICK-II)	935
Somalia	EU NDICI – channelled through IOM as Danwadaag consortium lead	Early Solutions and Enhancing progress towards climate-conscious durable solutions for displacement affected people in urban centres in Somalia (XOLDOON)	916
Somalia	NDICI – Global Europe	Climate Resilient Social Protection Programme for vulnerable populations – Somalia (SAGAL II)	812
Somalia	Food Production and Resilience of Food Systems in African, Caribbean and Pacific (ACP) countries	Building Resilient Communities in Somalia: Operationalising Agro-Sustainability in Somalia (BRCIS: OASIS)	788
Afghanistan	Neighbourhood, Development and International Cooperation instrument – Asia	Faragir: Inclusive Livelihoods Recovery and Community Resilience in Afghanistan	772
Afghanistan	Development Cooperation Instrument	Advancing Women-led Agro Businesses to Reach Economic Empowerment (AWARE)	233
Burundi/Rwanda	11th European Development Fund	Sustainable food production for poverty reduction in Rwanda	153
Pakistan	Development Cooperation Instrument	CSOs Building Resilience through Improved Delivery, Governance and Empowerment Programme	10
Democratic People’s Republic of Korea	Development Cooperation Instrument	Scaling Up Sustainable Technologies for Action on Improved Nutrition (SUSTAIN)	5
Malawi	NDICI – Global Europe	Masenjere and Kalulu Land and Ecosystem Restoration Project	2
Democratic People’s Republic of Korea	Development Cooperation Instrument	Promoting the Goal of Resilience through integrated Livelihoods, WASH, and DRR (PROGRESS)	(1)
Malawi	Development Cooperation Instrument	RAISE: Raising Assets and Income for a Sustainable Environment in Malawi (ProAct’19)	(3)
Bangladesh	Development Cooperation Instrument	Collective Responsibility Action and Accountability for Improved Nutrition (CRAINN)	(8)
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	(25)
Burundi/Rwanda	European Development Fund	Measure of Support to the Resilience of the Populations of Burundi	(44)
Lebanon	European Neighbourhood Instrument	Mashta Hassan and Chadra Sewage Pipe Network and WWTP and Pipeline Capacity Extension in Mashta Hammoud	(127)
Total			11,182

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Environmental credentials

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- Carbon balanced
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Concern Worldwide adheres to the following Codes:

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

The Dóchas Code to Ethical Communications.

The Irish Development NGO's Code of Corporate Governance.

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

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