UNITED PURPOSE

England & Wales · Charity number 272465

Details

Other names	CONCERN UNIVERSAL
Status	Registered
Legal form	Charitable company
Company number	01278887
Registered	1976-12-15
Register	View on the Charity Commission register

Contact

Address	Office 124 (Lewis Street) W2 1st Floor Wellington House Wellington Road Cardiff CF11 9BE
Phone	02920220066
Email	up.uk@united-purpose.org
Website	www.united-purpose.org

Activities

Objects: The Objects of the Charity shall be to further any purpose or purposes recognised by the law of England and Wales as charitable.

Activities: United Purpose's activities can be broadly summarised as follows:Partnership and local capacity strengthening;Emergency prevention, preparedness and response; Health, including HIV/AIDS prevention and care; Rights and equity; Water and sanitation;Sustainable livelihoods, including food security and micro-enterprise.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

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Geography

- Bangladesh
- Brazil
- Cameroon
- Guinea
- Kenya
- Malawi
- Mozambique
- Nigeria
- The Gambia
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£4,884,450	£8,426,836	£-1,489,416	310
2023-12-31	£12,725,389	£14,448,498	£2,052,970	401
2022-12-31	£15,019,901	£15,978,485	£3,776,079	489
2021-12-31	£8,900,345	£10,515,786	£4,734,663	554
2021-03-31	£19,772,222	£18,715,993	£6,350,103	540

Trustees

Name	Role	Appointed
Dervla Owens		2021-12-08
Geoff Meagher		2023-02-28
Hadi Husani		2016-01-07
Mary Robinson		2018-06-25

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UNITED PURPOSE

England & Wales - Charity number 272465

Accounts

United Purpose

(A company limited by guarantee)

Report and Financial Statements for the financial year ended 31 December 2024

COMPANY NUMBER: 1278887
CHARITY NUMBER: 272465

UNITED PURPOSE

REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

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UNITED PURPOSE

REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

LEGAL AND ADMISTRATIVE INFORMATION

TRUSTEES	Mary Robinson (Chair) Dervla Owens Hadi Husani Geoff Meagher Catherine Cottrell (resigned 24 July 2024)
CHIEF EXECUTIVE OFFICER	Feargal O'Connell (resigned 25 July 2025) Eoin Wrenn (acting CEO from 25 July 2025)
SECRETARY	Melissa Thomas (resigned 16 May 2024) Augustine Emmanuel Akpan (appointed 16 May 2024)
REGISTERED OFFICE	Office 124 W2 1st Floor Wellington House, Wellington Road Cardiff, CF11 9BE United Kingdom
COMPANY NUMBER	1278887
CHARITY NUMBER	272465
AUDITORS	**RBK Audit UK Limited** RBK House Irishtown Athlone Co. Westmeath N37 XP52 Ireland
BANKERS	**Royal Bank of Scotland** 94 High Street Maidstone ME14 1SA United Kingdom
SOLICITORS	**Withers LLP** 16 Old Bailey London EC4M 7EG United Kingdom

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

The trustees (who are also directors of United Purpose for Company Law purposes) present their report and the audited financial statements for the year ending 31 December 2024. The legal and administrative information set out on page 3 form part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, and the Statement of Recommended Practice—Accounting and Reporting by Charities (SORP 2019).

ABOUT UNITED PURPOSE

United Purpose is a UK-based international development charity with a goal to end poverty, inequality and to move people beyond aid. United Purpose was founded in 1976 and was formerly known as Concern Universal.

In 2014, United Purpose merged with the Bakewell-based charity, Village Aid, allowing both organisations to come together and work in partnership to secure long-term positive change for people in Africa.

For more details see www.united-purpose.org

In 2021, United Purpose merged with the Gorta Group which trades as Self Help Africa (see below). As a result of this merger, a number of United Purpose programmes have been moved (and will continue to move) under the direct management of Self Help Africa.

In 2024, CUMO Microfinance Malawi which was part of the United Purpose group, moved under the control of Self Help Africa.

ABOUT SELF HELP AFRICA

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

VISION, MISSION AND VALUES

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

Our vision is for sustainable livelihoods and healthy lives for all in a changing climate.

VISION, MISSION AND VALUES (continued)

Our values are:

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

Our aim is to transition communities out of long-term poverty through work that gives them greater control over their futures and provides a better quality of life. The main focus of our work is in sub-Saharan Africa, where global hunger and poverty is most acute and we also work in Bangladesh and Brazil.

We believe that equitable economic development is key to ending poverty.

Our core areas of focus are:
- Sustainable landscapes, resilient food systems and healthy communities.
- Sustainable businesses, decent employment and thriving economies.
- Crisis response and resilience.
- System strengthening and an enabling policy environment.

OUR WORK IN 2024 - STRATEGIC REPORT

To achieve its mission and fulfil its charitable purpose, United Purpose supports the international programmes of Self Help Africa. It implements its own international programmes in 5 countries and also supports the strategic objectives of the group through its fundraising, programme funding and programme support work.

In 2024, Self Help Africa (including United Purpose) worked in 16 countries and implemented 96 projects.

Zambia	Mozambique	Ethiopia
Uganda	Malawi	The Gambia
Senegal	Kenya	Brazil
Nigeria	Eritrea	DRC
Bangladesh	Burkina Faso	Burundi
Rwanda		

The countries where United Purpose implemented programmes directly were as follows:
- Mozambique
- Senegal
- The Gambia
- Brazil
- Bangladesh

In 2023, the trustees of United Purpose adopted the global 5 year strategy of Self Help Africa, which outlines 4 key objectives. Outlined below is our progress, in 2024, towards delivering on them across the Gorta Group**.**

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 1: Sustainable landscapes, resilient food systems and healthy communities: Contribute to the equitable stewardship of ecosystems for well-functioning food and water systems, ecosystem services, human well-being and quality of life.

Strategic objective 1: Progress in 2024

In 2024, Self Help Africa had 62 projects under Strategic Objective 1. Of those, 25 projects across 12 countries focused on agriculture; 17 projects across six countries focused on water, sanitation and hygiene (WASH); 10 projects across 7 countries focused on natural resource management; and 4 projects in 4 countries on nutrition. Key achievements in each of these thematic areas are outlined below.

a. Sustainable landscapes and natural resource management

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

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

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 1: Progress in 2024 (continued)

b. Agriculture, Climate Adaptation

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

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

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

c. Livelihoods (farm-based)

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 1: Progress in 2024 (continued)

c. Livelihoods (farm-based) (continued)

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

d. Nutrition

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

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

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 1: Progress in 2024 (continued)

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

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

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

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

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

Strategic objective 2: Sustainable businesses, decent employment and thriving Economies:
Support the growth of inclusive, profitable and sustainable businesses that provide services and decent employment for communities.

Strategic objective 2: Progress in 2024

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 2: Progress in 2024 (continued)

a. Access to finance, rural finance

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

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

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

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 2: Progress in 2024 (continued)

a. Access to finance, rural finance (continued)

CUMO: Despite a challenging economic environment, CUMO Microfinance Limited continued to grow its reach in 2024, expanding its presence to 26 districts across Malawi. By year-end, its client base had surpassed 95,000 people – a significant increase from 85,000 in 2023. 79% of its clients were women, a third of its clients were aged below 35 years and less than 1% were living with a disability. CUMOs commitment to serving the most vulnerable communities was evidenced by the fact that 96% of its clients were living below the international poverty line. In 2024, loan repayments remained strong, rising slightly to 98.7 per cent, up from 98.24 per cent in 2023.

b. SMEs, enterprise and access to markets

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

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

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

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

c. Green economy, green enterprises

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

c. Green economy, green enterprises (continued)

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

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

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

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

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

Strategic objective 3: Crisis response and resilience

Strategic objective 3: Progress in 2024

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 3: Progress in 2024 (continued)

a. Anticipatory action and disaster risk management

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

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

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

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

b. Resilience and crisis response

Burkina Faso: Both the Enabel-funded and Irish Aid-funded resilience and social integration projects include a focus on internally displaced people (IDPs). In total, 376 IDPs (Enabel 105; Irish Aid 271) were better able to improve their livelihoods with the projects' support. Nearly a third of project participants (271 IDPs, including 239 women and 32 men) were trained in soap making, sewing, weaving, small ruminant breeding, and agri-food processing, while 189 IDP households were better able to protect their health and prevent disease after receiving hygiene kits.

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 3: Progress in 2024 (continued)

b. Resilience and crisis response (continued)

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

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

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

Strategic objective 4: Progress in 2024

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

a. Legal, policy and institutional engagement

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 4: Progress in 2024 (continued)

a. Legal, policy and institutional engagement (continued)

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

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

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

b. Social accountability

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

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

OUR WORK IN 2024 - STRATEGIC REPORT (continued)

Strategic objective 4: Progress in 2024 (continued)

b. Social accountability (continued)

Uganda: The Community Foundation Ireland and Irish Aid-funded projects on sustainable landscapes and eco-enterprise development enabled two key multi-stakeholder platform meetings to be convened to enhance sustainable landscape management in the Kigezi region. At these meetings, collaborative work plans, resource mobilisation and budgets were developed and then reviewed to secure government and private-sector partnerships. Discussions focused on natural resource management and governance, technology transfer and waste management around Lake Bunyonyi. Key recommendations included strengthening monitoring, securing financial support and involving religious leaders in environmental advocacy.

c. Community-led programming, partnerships and capacity building

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

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Legal Structure

United Purpose is a charitable Company Limited by Guarantee, with registration number 1278887 and charity number 272465, renamed from Concern Universal in November 2016. It was incorporated on 27 September 1976 and established under a memorandum and articles of association (subsequently updated by special resolution in November 2003, October 2019 and August 2021), which set out the objects and powers of the charitable company.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa. Gorta is registered in Ireland; its company registration number is 28228, its charity number is 20008895 and its registered address is 4th floor, Joyce's Court, 38 Talbot street, Dublin 1, DO1 C861.

United Purpose is a wholly owned subsidiary of Gorta (t/a Self Help Africa).

b. Subsidiaries and related organisations

Village Aid, charity number 1067322, is a subsidiary of United Purpose. The primary objective of Village Aid is the relief of poverty among persons in African rural communities. This objective is primarily achieved by supporting sustainable livelihoods for rural farmers and improving their resilience to the impact of erratic weather caused by climate change. The main activity of the charity is to raise funds in support of the shared mission of Village Aid Ltd, United Purpose and Self Help Africa. It is intended that Village Aid will move under the direct control of Self Help Africa UK in 2025.

Country offices - In 2024, United Purpose operated country offices in Bangladesh, Brazil, Mozambique, Senegal and The Gambia.

During 2024, United Purpose Malawi and United Purpose Nigeria ceased to exist, and all current projects were transferred to Self Help Africa Malawi and Nigeria respectively. During 2024, the localisation of the country programmes in Bangladesh and Brazil commenced – this process will conclude in 2025.

CUMO Microfinance - from the 1st of November 2024, CUMO Microfinance a subsidiary of United Purpose, moved under the control of the Gorta Group. The company's registered address is Plot No 278/6, Area 6, P.O Box X99, Lilongwe, Malawi.

c. Governance

United Purpose is governed by a Board of Trustees, who are responsible for setting the strategy of the organisation and its governance.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

c. Governance (continued)

The trustees delegate responsibility for the day-to-day running of the charity to the CEO of Self Help Africa, who reports directly to the trustees and manages the execution of the strategy as directed by the trustees. The CEO is assisted by a Senior Leadership Team of Self Help Africa, comprising of those who have responsibility for programmes, external affairs, governance, strategy, finance and operations across the group. All trustees give their time voluntarily and receive no benefits from the charity. The minimum number of trustees is 3.

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

As previously noted, United Purpose is part of the wider Self Help Africa global organisation. The activities of United Purpose are carried out in association with Self Help Africa. Both companies have aligned their objectives under a consolidated strategic plan and management team. The trustees of United Purpose subscribe and contribute to the group strategic plan. The strategic plan for the overall group is approved both by the Group Board and by the United Purpose Board of Trustees.

New trustees are appointed by ordinary resolution of its sole member, Self Help Africa, in accordance with the Memorandum and Articles of Association. Training is given to new trustees in relation to their role and responsibilities as a director and in relation to the strategy and objectives of United Purpose and the broader group.

The trustees met on 5 occasions in 2024. The record of attendance by each trustee is as follows:

Trustee	Attendance
Mary Robinson	5/5
Catherine Cottrell	2/3
Derval Owens	3/5
Hadi Husani	5/5
Geoff Meagher	4/5

In support of governing matters relevant to the Board, the Group Board has established the following committees. Trustees from United Purpose sit on each of these committees.

- Audit, Finance and Risk Committee (Dervla Owens)
- Programmes Review Committee (Catherine Fitzgibbon)
- Governance and Nominations Committee (Geoff Meagher)
- People and Culture Committee (Mary Robinson)
- Fundraising Committee (Hadi Husani)

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

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

c. Governance (continued)

United Purposes books of account are located at Office 124 W2, 1st Floor Wellington House, Wellington Road, Cardiff, CF11 9BE, United Kingdom.

d. Fundraising declarations

United Purpose complies with the regulatory standards for fundraising in the UK, including guidance published by the Charity Commission. United Purpose is registered with the Fundraising Regulator and is committed to the Fundraising Promise, compliance with the Fundraising Preference Service and adherence to the Fundraising Regulator's Code of Practice. United Purpose is not aware of any instances of non-compliance with the Fundraising Regulator's Code of Practice in 2024.

e. Staff and Volunteers

The organisation acknowledges with gratitude the work of its staff and that of its volunteers in 2024. The major achievements during the year are due to the dedication of all of these people.

United Purpose is an equal opportunities employer. The aim of its equal opportunities policy is to ensure that all people receive equality of opportunity regardless of gender, race, religion, disability, nationality, marital/family status or sexual orientation.

OBJECTIVES AND ACTIVITIES FOR PUBLIC BENEFIT

The main purpose of the organisation, as set out in its vision statement, is for sustainable livelihoods and healthy lives for all in a changing climate. United Purpose fulfils its charitable duties through a focus on the following core activities:

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

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

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

OBJECTIVES AND ACTIVITIES FOR PUBLIC BENEFIT (continued)

As a recognised development and humanitarian organisation, United Purpose and Self Help Africa work with other non-governmental organisations (NGOs), donors, governments and stakeholders across the countries we work in, as well as globally. We are an active member of the UN cluster system as well as other global groups, including the ECHO Humanitarian Watch Group, the Dóchas Humanitarian Working Group, the Irish Emergency Alliance and the Core Humanitarian Standard Alliance.

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

ACHIEVEMENTS AND PERFORMANCE

To achieve its mission and fulfil its charitable purpose, United Purpose implements programmes in 5 countries and also supports the international programmes of the Self Help Africa.

Overview of operating context for 2024:

During 2024, our programme countries faced several challenges, including complex humanitarian crises, insecurity and conflict, socioeconomic instability and inflationary pressures, as well as climate volatility. Food and agricultural input prices remained high across Africa in 2024 due to tight global supplies of grains and vegetable oil arising from the ongoing Russia-Ukraine conflict. Eastern and Southern Africa were affected by an El Niño event, resulting in more than 61 million people in southern Africa impacted by drought and 5 million people in Eastern Africa impacted by flooding. The El Niño risks were accurately forecast during the last quarter of 2023, so countries that were likely to be affected were able to take anticipatory actions aimed at mitigating the worst impacts.

Programme highlights in 2024

The key achievements and performance of United Purpose, during 2024, are included in the section on *Our Work in 2023- Strategic Report*. Some key points of note relating to United Purpose programmes include:

- **Mozambique:** Key programme highlights include the *Strengthening Food Systems to Promote Increased Value Chain Employment* Project. The project seeks to strengthen the current private and public partnerships to scale out economically viable business models that will stimulate last-mile access to inputs/services (including micro-finance, agro-processing, extension), private sector development (structured market access), farmer organisations and young rural entrepreneurs, financial inclusion and promotion of financial literacy and business solutions for rural entrepreneurs.

ACHIEVEMENTS AND PERFORMANCE (continued)

Programme highlights in 2024 (continued)

- **Senegal:** Key programme highlights include the continuation of the *Gestion des forets de mangrove du Sénégal* project funded by the European Union and led by the International Union for Conservation of Nature (IUCN) which focuses on the integrated protection of mangroves, through strengthening communities to restore and manage them.

- **The Gambia**: Key programme highlights include the *Integrated Climate Adaptation and Community Resilience Building'* project, funded by Irish Aid via Self Help Africa. In 2024, the project supported 18 communities on diversified livelihood alternatives as part of the adaptation plans through training and provision of startup capital in soap making. In addition, the project has restored 36 hectares of mangroves which were successfully covered by the adaptation plans.

- **Brazil:** A key programme activity in Brazil in 2024 was the *Urban Agriculture and Food Security in João Pessoa* project which is a small-scale urban agriculture project being implemented in the greater João Pessoa region. In 2024, the project reached 196 people directly and 784 indirectly.

- **Bangladesh**: A key programme highlight in Bangladesh in 2024 was the EU-funded *Leadership to Ensure Adequate Nutrition (LEAN)* project, which concluded in 2024. The LEAN project's multi-sectoral approach has played a pivotal role in improving nutrition, health awareness, and economic opportunities within the Chittagong Hill Tracts. The reduction in child stunting, increased capacity of government stakeholders, and sustainable business operations through Women Business Centres (WBCs) highlight the project's long-term impact.

FINANCIAL REVIEW

The financial review for the year is set out in the Consolidated Statement of Financial Activities on page 32.

In 2024, income decreased by 62% to £4.9m (2023: £12.7m), expenditure decreased by 42% to £8.4m (2023: £14.4m) resulting in a net expenditure for the year of £3.5m (2023: £1.7m).

The results of CUMO have been included on a 10 month basis, as control of this subsidiary passed to Self Help Africa from the 1st of November.

Income

Overall income in 2024 decreased to £4.9m (2023: £12.7m). Donations and legacy income fell to £0.13m (2023: £0.15m) while income from charitable activities fell to £4.7m (2023: £12.1m). The fall in income is primarily due to the closure of country programmes during the year and the move of other programmes to Self Help Africa. Income from our carbon sales (in other income) decreased significantly in 2024 as a result of this activity moving directly under Self Help Africa.

FINANCIAL REVIEW (continued)

Expenditure

Overall expenditure in 2024 decreased to £8.4m (2023: £14.4m). Expenditure on raising funds decreased by £20k because of certain costs being moved to Self Help Africa. Similar to the fall in income, the fall in expenditure on charitable activities of £8.1m is primarily due to the closure of country programmes during the year and the move of other programmes to Self Help Africa. The decrease in expenditure in CUMO is largely due the devaluation of the Malawi Kwacha during 2023.

Other expenditure represents the transfer of the net assets of UP Malawi and UP Nigeria to Self Help Africia at the start of 2024, and the transfer of the net assets of CUMO to Self Help Africia as at the 31st of October 2024.

Net movement in funds

At the end of 2024, the net movement in funds was a deficit of £3.5m. A transfer of funds of £1.9m from unrestricted to restricted took place during 2024 to align restricted funds to the amounts due to donors as shown in page 50. This movement has increased the deficit in unrestricted funds for the year by £2.3m and moved our restricted funds to a positive position by £68k.

Reserves

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

The Reserves Policy will be implemented alongside other governance and financial policies of United Purpose and is intended to support the goals and strategies contained in these related policies and in strategic and operational plans.

The target amount of unrestricted reserves (excluding designated reserves) is £10k. At the end of 2024, the restricted reserves of the organisation were £0.6m (2023: £0.5m), unrestricted reserves were -£2.1m (2023: £0.2m). The restructuring plan referenced in *Future Plans* will address this issue.

Going concern

As outlined in the *Future Plans* section, United Purpose is undergoing a major restructure in 2025. Head office costs are being reduced and streamlined, and all country programmes will either close or move under Self Help Africa by the end of 2025.

The trustees fully recognise their responsibility to assess the going concern basis of the charity and based on these restructuring plans, have a reasonable expectation that United Purpose will be able to operate within the level of its resources for a period of at least 12 months.

The deficit in unrestricted reserves is not funded by restricted reserves, rather it is funded by the Gorta Group not calling in the amounts owed to it. The Gorta Group will not request repayment of amounts owed to it unless there are sufficient funds in place to meet the company liabilities as they fall due.

FINANCIAL REVIEW (continued)

Going concern (continued)

The Board of Gorta t/a Self Help Africa has confirmed this in writing to United Purpose and outlined that it is prepared to support United Purpose and to make funds available for a period of not less than 12 months from the date of approval of the financial statements to enable it to meet debts as they fall due.

Therefore, the trustees continue to adopt the going concern basis in preparing the annual financial statements. The trustees believe that there is no material uncertainty about United Purpose's ability to continue as a going concern.

PRINCIPAL RISKS AND UNCERTAINITIES

Risk Management

United Purpose operates in an ever-changing context, both in the UK charity sector and in fragile geographies with local communities.

Managing risks effectively is central to the achievement of our strategic goals and is overseen by the global board and the board of United Purpose.

A formal risk management process and internal control framework is in place to ensure the proactive and consistent management of risks, both to reduce the negative impact of risk and maximise strategic opportunities.

An overall risk register for the group is approved by the group board and then adopted by the trustees of UP.

The top 6 principal risks and uncertainties for 2024 are as follows:

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

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

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

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

PRINCIPAL RISKS AND UNCERTAINITIES (continued)

Risk Management (continued)

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

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

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

   The main controls in place to manage this risk are an Employee Assistance Programme (EAP) and wellbeing seminars for all staff which are held on a regular basis.

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

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

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

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

Internal Audit Function

The groups internal audit function has developed an Internal Audit Framework with a standardised approach to audit, along with standard reporting tools and programmes. The internal audits focus on the organisations internal control environment and incorporate a risk-based approach to internal audit planning.

PRINCIPAL RISKS AND UNCERTAINITIES (continued)

Safeguarding

During 2024, the organisation continued to implement its Safeguarding, and Protection against Sexual Exploitation and Abuse policies which are aligned with international best practice. A Global Safeguarding Lead was appointed in 2024, and mandatory safeguarding training was rolled out across the global organisation.

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

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

FUTURE PLANS

Due to significant changes and challenges to the global funding environment, during 2025, the global organisation will be undergoing a major restructuring which will involve reducing the number of programme countries to seven by the end of 2025. For United Purpose, this will mean that the country programmes in the Gambia and Senegal will close in 2025. In addition, United Purpose Mozambique is expected to move under the direct control of Self Help Africa at the start of 2026.

As noted previously, plans to localise our country programmes in Bangladesh and Brazil are due to implemented in full by the end of 2025 and Village Aid is expected to move under the direct control of Self Help Africa (UK).

In line with these decisions, the number of employees, across the global support offices, is also being reduced. This will all result in a significant reduction in the income and expenditure of United Purpose in future years.

This difficult restructure was required to reduce the global organisations cost base, thereby securing its future financial sustainability.

While this restructure is happening our country programmes remain focused on the implementation of the strategic plan. The plan outlines a commitment to localisation, and community led and market based approaches which we will continue to support and develop during 2025.

United Purpose remains committed to continue its work in collaboration with the Self Help Africa group.

OTHER

Political donations

No political donations were made during the year (2023 – £nil).

OTHER (continued)

Health and safety

United Purpose is committed to managing and conducting its work activities in such a way as to ensure - so far as is reasonably practicable - the safety, health and welfare at work of its employees and volunteers. United Purpose management continuously monitors compliance in line with legislative requirements.

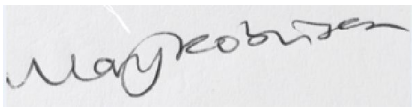
Post balance sheet events

As outlined in Future Plans, the United Purpose Senegal, the Gambia and Mozambique will cease at the end of 2025, with United Purpose Mozambique moving to Self Help Africa.

Auditors

The auditors, RBK Audit UK Limited, have indicated their willingness to continue in office**.**

Signed on behalf of the Board of Trustees



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Mary Robinson
Chair

Date: 18 September 2025

UNITED PURPOSE

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also directors of United Purpose for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and regulations.

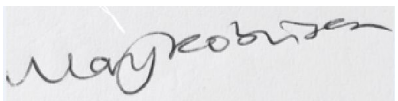
Company Law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including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

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

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

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

On behalf of the Board of Trustees



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Mary Robinson
Chair

Date: 18 September 2025

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF UNITED PURPOSE FOR THE YEAR ENDED 31 DECEMBER 2024

Opinion

We have audited the Financial Statements of United Purpose (the 'parent charitable company') and its subsidiaries ('the group') for the year ended 31 December 2024 which comprise the consolidated Statement of Financial Activities, the group and parent charitable company Balance Sheets, the consolidated Statement of Cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice). In applying that framework the trustees have elected to have regard to the Statement of Recommended Practice applicable to Charities (SORP).

In our opinion the Financial Statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2024 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the Financial Statements section of our report.

We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the Financial Statements in the United Kingdom, including the Financial Reporting Council's (the 'FRC') Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the Financial Statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

Responsibilities of trustees (continued)

In preparing the Financial Statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

Completeness, accuracy and occurrence of income:

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

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

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Michelle O'Donoghue (Senior Statutory Auditor)
RBK Audit UK Limited
Chartered Accountants & Registered Auditor
RBK House
Irishtown
Athlone
Co. Westmeath

Date: 19 September 2025

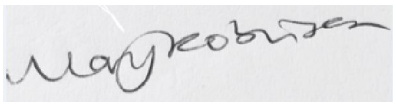
UNITED PURPOSE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	Notes	2024 Restricted Funds £	2024 Unrestricted Funds £	2024 CUMO £	2024 Total £	2023 Restricted Funds £	2023 Unrestricted Funds £	2023 CUMO £	2023 Total £
INCOME FROM:									
Donations and legacies	2	**-**	**130,014**	**-**	**130,014**	-	152,284	-	152,284
Charitable activities	3	**3,052,987**	**328,208**	**1,352,919**	**4,734,114**	9,544,475	636,852	1,927,402	12,108,729
Other income	4	**10,702**	**9,620**	**-**	**20,322**	427,196	37,180	-	464,376
Total		**3,063,689**	**467,842**	**1,352,919**	**4,884,450**	9,971,671	826,316	1,927,402	12,725,389
EXPENDITURE ON:									
Raising funds	5a	**-**	**15,447**	**-**	**15,447**	-	35,171	-	35,171
Charitable activities	5a	**4,093,968**	**1,173,762**	**1,047,179**	**6,314,909**	10,176,251	1,931,309	2,305,767	14,413,327
Other - transfer of net assets	6	**791,502**	**(358,824)**	**1,663,802**	**2,096,480**	-	-	-	-
Total		**4,885,470**	**830,385**	**2,710,981**	**8,426,836**	10,176,251	1,966,480	2,305,767	14,448,498
Net outgoing resources before transfers		**(1,821,782)**	**(362,543)**	**(1,358,062)**	**(3,542,386)**	(204,580)	(1,140,163)	(378,365)	(1,723,109)
Transfers between funds		**1,889,641**	**(1,889,641)**	**-**	**-**	(1,194,789)	1,194,789	-	-
Net movement in funds	17	**67,860**	**(2,252,184)**	**(1,358,062)**	**(3,542,386)**	(1,399,369)	54,625	(378,365)	(1,723,109)
Funds at the start of the perio		**519,980**	**174,928**	**1,358,062**	**2,052,970**	1,919,349	120,303	1,736,427	3,776,079
Funds at the end of the period	17	**587,840**	**(2,077,256)**	**-**	**(1,489,416)**	519,980	174,928	1,358,062	2,052,970

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

On behalf of the Board:



Mary Robinson
Chair

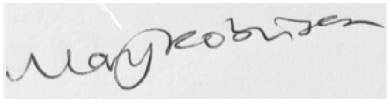
Date: 18 September 2025

UNITED PURPOSE

CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2024

	Notes	GROUP 2024 £	GROUP 2023 £	CHARITY 2024 £	CHARITY 2023 £
FIXED ASSETS					
Tangible assets	11	**73,233**	376,528	**73,235**	91,524
CURRENT ASSETS					
Debtors & prepayments	12	**129,836**	3,624,795	**129,354**	1,574,576
Cash at bank and in hand	13	**962,510**	2,979,388	**869,819**	2,525,381
Total current assets		**1,092,346**	6,604,183	**999,173**	4,099,957
LIABILITIES					
Creditors: Amounts due within one year	14	**(2,654,995)**	(4,012,866)	**(2,573,776)**	(3,515,722)
Net current assets		**(1,562,649)**	2,591,317	**(1,574,603)**	584,235
Total assets less current liabilities		**(1,489,416)**	2,967,845	**(1,501,368)**	675,759
Creditors: amounts due greater than one year	15	**-**	(914,875)	**-**	(26,420)
NET ASSETS	18	**(1,489,416)**	2,052,970	**(1,501,368)**	649,339
FUNDS OF THE CHARITY					
Restricted funds		**587,840**	519,980	**587,840**	519,980
Unrestricted funds		**(2,077,256)**	1,532,990	**(2,089,208)**	129,360
CHARITY FUNDS	17	**(1,489,416)**	2,052,970	**(1,501,368)**	649,340

On behalf of Board:



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Mary Robinson
Chair

Date: 18 September 2025

UNITED PURPOSE

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	2024	**2024**	2023	2023
	£	**£**	£	£
Net outgoing resources	**(3,542,386)**		(1,723,109)	
Depreciation	**81,688**		136,519	
Loss on disposal of fixed assets	**374**		20,497	
FX on fixed assets	**344,417**		206,518	
(Increase)/decrease in debtors	**3,494,959**		(832,979)	
Increase/(decrease) in creditors	**(2,272,746)**		1,167,377	
Net cash (used in) / provided by operating activities		**(1,893,694)**		(1,025,177)
Cash flows from investing activities:				
Purchase of fixed assets	**(123,184)**		(156,685)	
Net cash provided by / (used in) investing activities		**(123,184)**		(156,685)
Change in cash and cash equivalents in the period		**(2,016,878)**		(1,181,862)
Cash and cash equivalents at the beginning of the period		**2,979,388**		4,161,250
Cash and cash equivalents at the end of the period		**962,510**		2,979,388

1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the group financial statements of United Purpose ('the Charity') and its subsidiaries (collectively 'the Group').

a) Statutory information

United Purpose is a charitable Company Limited by Guarantee and is incorporated in the United Kingdom. The registered office address is Office 124 (Lewis Street), W2 1st Floor, Wellington House, Wellington Road, Cardiff, CF11 9BEJ.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa. Gorta is registered in Ireland; its company registration number is 28228, its charity number is 20008895 and its registered address is 4th floor, Joyce's Court, 38 Talbot street, Dublin 1, DO1 C861.

b) Basis of preparation

The financial statements have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011, and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly owned subsidiaries on a line-by-line basis. During 2024, its subsidiaries were CUMO Microfinance Ltd (to the 31st of October 2024) and Village Aid Ltd (of which United Purpose is a controlling member). Transactions and balances between the charitable company and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate Statement of Financial Activities, or Income and Expenditure Account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

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

c) Public benefit entity

The Charity and its subsidiaries meet the definition of a public benefit entity under FRS 102.

1. ACCOUNTING POLICIES (continued)

d) Going concern

The trustees have prepared the accounts on a going concern basis. In reaching the decision the trustees have undertaken an assessment of the financial risks that United Purpose faces. This assessment has included a review of financial forecasts for the current financial year.

The Gorta Group t/a Self Help Africa (Self Help Africa) will make funds available to United Purpose for a period of not less than twelve months from the date of approval of the financial statements to enable it to meet debts as they fall due.

Self Help Africa is prepared to support United Purpose to this level and beyond should the need arise. The financial statements do not contain any adjustments which may be necessary if the going concern basis is no longer appropriate.

e) Income

Income in the statement of financial activities is recognised 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

This income (which consists of monetary donations from the public, legacies and events together with related Gift Aid income) is recognised in the period in which the Group is entitled to the resource, when receipt is probable and when the amount can be measured with sufficient reliability. In the case of monetary donations from the public this income is recognised when the donations are received, with legacies it is when it is probable that it will be received (i.e. where there is a grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached are within the control of the entity), whereas with Gift Aid income it is when all legislative requirements have been met and the amounts can be measured with reasonable certainty.

Government and other grants

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

1. ACCOUNTING POLICIES (continued)

e) Income (continued)

Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the Group has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the Group of the item is probable and that economic benefit can be measured reliably.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the Group which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income

Other income includes bank interest and sale of carbon credits. Interest income is recognised in the period in which it becomes receivable. The sale of carbon credits continues to contribute to the ongoing costs of the carbon projects. If excess funds are available, they are reinvested into the projects and general funds of the charity.

f) Fund accounting

United Purpose maintains various types of funds as follows:

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

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

g) Expenditure

Resources expended are analysed between costs of charitable activities and costs of raising funds. The costs of each activity are separately accumulated, disclosed and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefit is required in settlement, and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred. Grants to partner organisations are included in the Statement of Financial Activities based on the expenditure incurred by partners during the year.

1. ACCOUNTING POLICIES (continued)

g) Expenditure (continued)

Charitable activities

Expenditure on charitable activities includes the cost of livelihoods, health & wellbeing, exploitation and conflict and environmental work undertaken to further the purposes of the Group and their associated support costs. All costs of charitable activities are recognised on an accruals basis.

Raising funds

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

Other

Other expenditure includes all expenditure that is neither related to raising funds nor part of expenditure on charitable activities. The transfer of the net assets is comprised of the value of the net assets of the subsidiary and branches transferred to Self Help Africa, at the date of their transfer.

Support and governance costs

Governance costs are the costs associated with the governance arrangements of the Group. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

Support costs comprise of costs incurred to support the Group's activities which cannot be attributed directly to one activity.

Support and governance costs are re-allocated to each of the activities on the following basis, which is an estimate, based on staff time, of the amount attributable to each activity.

- Livelihoods: 54%
- Health and Wellbeing: 23%
- Exploitation and Conflict: 7%
- Environment: 16%

h) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Assets which cost less than £2,000 are not capitalised. Items procured under project funding are expensed in the statement of financial activities in the year of purchase.

1. ACCOUNTING POLICIES (continued)

i) Tangible fixed assets (continued)

Depreciation is calculated to write off the original cost of the tangible fixed assets, less estimated residual value, over their expected useful lives, on a straight line basis at the following annual rates:

United Purpose

- Office furniture and equipment - 20%
- ICT Equipment - 33.3%
- Vehicles - 33.3%
- Drilling rig – 33%
- Land & Building - 5%
- Capitalised development costs - 33%

CUMO

- Office furniture and equipment - 25%
- ICT Equipment - 33.3%
- Vehicles - 20%

Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

j) Debtors

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

k) Cash at bank and in hand

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

l) Creditors

Creditors are recognised where the charity 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 measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

1. ACCOUNTING POLICIES (continued)

m) Financial instruments

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

n) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

o) Transactions in foreign currencies

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

p) Taxation

The charity is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods.

q) Contingent assets

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

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

2. INCOME FROM DONATIONS AND LEGACIES

	2024 Restricted £	**2024 Unrestricted £**	**Total 2024 £**	2023 Restricted £	2023 Unrestricted £	Total 2023 £
Regular Giving	**-**	**130,014**	**130,014**	-	152,284	152,284
Total	**-**	**130,014**	**130,014**	-	152,284	152,284

3. INCOME FROM CHARITABLE ACTIVITIES

	2024 Restricted £	**2024 Unrestricted £**	**Total 2024 £**	2023 Restricted £	2023 Unrestricted £	Total 2023 £
Global Affairs Canada	**512,964**	**-**	**512,964**	531,867	-	531,867
Embassy of Sweden	**505,390**	**-**	**505,390**	-	-	-
European Commission	**499,127**	**-**	**499,127**	2,320,804	-	2,320,804
UNDP	**280,668**	**-**	**280,668**	572,948	-	572,948
Coca Cola	**269,188**	**-**	**269,188**	266,122	-	266,122
UNCDF	**220,556**	**-**	**220,556**	261,521	-	261,521
IOM	**216,465**	**-**	**216,465**	139,635	-	139,635
Irish Aid	**194,312**	**-**	**194,312**	323,928	-	323,928
Indirect cost recovery	**-**	**194,443**	**194,443**	-	628,577	628,577
IUCN	**156,716**	**-**	**156,716**	159,088	-	159,088
Waitrose Foundation	**147,642**	**-**	**147,642**	138,762	-	138,762
The One Foundation	**-**	**-**	**-**	1,054,965	-	1,054,965
GIZ	**-**	**-**	**-**	906,377	-	906,377
Penny Appeal	**-**	**-**	**-**	696,232	-	696,232
UNICEF	**-**	**-**	**-**	495,469	-	495,469
Other	**49,959**	**133,765**	**183,724**	1,676,757	8,275	1,685,032
Subtotal	**3,052,987**	**328,208**	**3,381,195**	9,544,475	636,852	10,181,327
CUMO	**-**	**1,352,919**	**1,352,919**	-	1,927,402	1,927,402
Total	**3,052,987**	**1,681,127**	**4,734,114**	9,544,475	2,564,254	12,108,729

4. OTHER INCOME

	2024 Restricted £	2024 Unrestricted £	Total 2024 £	2023 Restricted £	2023 Unrestricted £	Total 2023 £
Carbon credits	**10,702**	**-**	**10,702**	427,196	37,180	464,376
Others	**-**	**9,620**	**9,620**	-	-	-
Total	**10,702**	**9,620**	**20,322**	427,196	37,180	464,376

5. EXPENDITURE

5(a). TOTAL RESOURCES EXPENDED

	CHARITABLE ACTIVITIES									
	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support £	Governance £	Total Charitable Activities £	Total Costs of Raising Funds £	Total 2024 £	Total 2023 £
Staff costs (Note 8)	**775,291**	**322,410**	**98,048**	**234,427**	**468,395**	**21,734**	**1,920,305**	**11,991**	**1,932,296**	3,297,329
Office costs	**262,229**	**109,049**	**33,163**	**79,291**	**155,935**	**166**	**639,833**	**3,456**	**643,289**	3,943,763
Transport	**93,873**	**39,038**	**11,872**	**28,385**	**-**	**-**	**173,168**	**-**	**173,168**	191,525
Equipment (not capitalised)	-	-	-	-	-	-	-	-	-	3,832
Grants payable to partners (Note 5b)	**178,741**	**229,970**	-	-	-	-	**408,711**	-	**408,711**	1,592,940
Other project activities	**1,762,827**	**577,444**	**245,542**	**587,079**	-	-	**3,172,892**	-	**3,172,892**	5,419,109
Total resources expended	**3,072,961**	**1,277,911**	**388,625**	**929,182**	**624,330**	**21,900**	**6,314,909**	**15,447**	**6,330,356**	14,448,498
Support costs	**338,446**	**140,745**	**42,802**	**102,337**	**(624,330)**	-	-	-	-	-
Governance costs	**11,872**	**4,937**	**1,501**	**3,590**	**-**	**(21,900)**	-	-	-	-
Total 2024	**3,423,279**	**1,423,593**	**432,928**	**1,035,109**	**-**	**-**	**6,314,909**	**15,447**	**6,330,356**	
Total 2023	9,445,504	3,346,372	864,499	756,953	-	-	14,413,327	35,171		14,448,498

5(b). GRANTS PAYABLE TO PARTNERS

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Total 2024 £	Total 2023 £
Bangladesh	**65,788**	**229,970**	**-**	**-**	**295,758**	1,115,139
Gambia	**112,953**	**-**	**-**	**-**	**112,953**	477,801
Total 2024	**178,741**	**229,970**	**-**	**-**	**408,711**	
Total 2023	553,423	979,797	-	59,720		1,592,940

5(c). ANALYSIS OF GRANTS PAID IN EXCESS OF £50,000

	2024 £	2023 £
GAIN - Bangladesh	**-**	59,833
Green Hill - Bangladesh	**-**	57,771
IDF – Bangladesh	**-**	101,294
Humane Society International- Bangladesh	**162,442**	784,403
WACOMP - Gambia	**-**	145,226
Waitrose Foundation - Gambia	**-**	91,824
ICCR - Climate Adaptation - Gambia	**-**	59,832
IUCN Livelihoods & Mangroves Eco-systems - Gambia	**-**	144,008
Grants under £50,000	**246,269**	148,749
Total	**408,711**	1,592,940

6. OTHER – TRANSFER OF NET ASSETS

	2024 Restricted £	2024 Unrestricted £	Total 2024 £
Malawi	**635,743**	**(143,719)**	**492,024**
Nigeria	**155,759**	**(215,105)**	**(59,346)**
CUMO	**-**	**1,663,802**	**1,663,802**
Total	**791,502**	**1,304,978**	**2,096,480**

On 1 January 2024, UP Nigeria and UP Malawi ceased to exist and the net assets of the two entities were transferred to Self Help Africa Ireland. There was no consideration exchanged between the Charity and Self Help Africa Ireland for the value of these net assets.

On the 31 October 2024, CUMO's transferred to Self Help Africa Ireland. CUMO's income and expenditure for 10 months are recognised in the financial statements of the Charity. On 1 November 2024, CUMO's net assets as at 1 January 2024, along with the surplus generated for the 10 months, were transferred to Self Help Africa Ireland. No consideration was exchanged between the Charity and Self Help Africa Ireland for the transfer of these net assets.

7. NET OUTGOING RESOURCES FOR THE YEAR

This is stated after charging:	2024 £	2023 £
Depreciation	**81,688**	136,519
Trustees' indemnity insurance	**6,586**	12,534
Trustees' expenses	**-**	128
Loss on disposal	**374**	20,497
Auditors' remuneration:		
• UK group accounts audit fee	**41,343**	42,000
Operating lease rentals:		
• Property	**183,193**	246,815

8. STAFF COSTS

	UK and International £	Overseas £	2024 £	2023 £
Salaries and wages	**465,532**	**1,430,176**	**1,895,708**	3,195,350
Social security costs	**23,564**	**-**	**23,564**	74,986
Pension contributions	**13,024**	**-**	**13,024**	26,993
Total 2024	**502,120**	**1,430,176**	**1,932,296**	
Total 2023	**653,583**	**2,643,746**		3,297,329

No employees received emoluments, as defined for taxation purposes greater than £60,000 in the current or prior year.

United Purpose is managed by the same senior management team as Gorta t/a Self Help Africa. The total remuneration for key management personnel has been borne by the Group.

During the financial year, no trustees received any remuneration or benefit in kind (2023: £Nil). During the financial year, no trustees were reimbursed for travel expenses during the period (2023: £128).

9. STAFF NUMBERS

	UK and International No.	Overseas No.	2024 No.	2023 No.
Charity				
Operations	**4**	**91**	**95**	209
Subsidiary (CUMO)				
Operations	**-**	**215**	**215**	192
Total Group Employees	**4**	**306**	**310**	401

10. TAXATION

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11. TANGIBLE FIXED ASSETS

GROUP:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2024	218,094	34,767	358,402	806,792	**1,418,055**
Additions in year	-	-	3,255	119,929	**123,184**
Disposals in year	-	-	(1,123)	(502)	**(1,625)**
FX on consolidation	(91,568)	(34,767)	(122,331)	(519,723)	**(768,389)**
At 31 December 2024	**126,526**	-	**238,203**	**406,496**	**771,225**
DEPRECIATION					
At 1 January 2024	98,043	32,476	295,399	615,609	**1,041,527**
Charge for the year	5,791	-	22,992	52,905	**81,688**
Elimination on disposal	-	-	(1,251)	-	**(1,251)**
FX on consolidation	(4,689)	(32,476)	(105,210)	(281,597)	**(423,972)**
At 31 December 2024	**99,145**	-	**211,930**	**386,917**	**697,992**
NET BOOK VALUE					
At 31 December 2024	**27,381**	-	**26,273**	**19,579**	**73,233**
At 31 December 2023	120,051	2,291	63,003	191,183	376,528

11. TANGIBLE FIXED ASSETS (continued)

CHARITY:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2024	126,526	35,225	267,169	551,931	**980,851**
Additions in year	-	-	-	-	
Disposals in year	-	-	(1,123)	-	**(1,123)**
FX on consolidation	-	(35,225)	(27,843)	(145,433)	**(208,501)**
At 31 December 2024	**126,526**	**-**	**238,203**	**406,498**	**771,227**
DEPRECIATION					
At 1 January 2024	94,733	32,476	248,410	513,708	**889,327**
Charge for the year	4,412	-	8,090	8,053	**20,555**
Elimination on disposal	-	-	(799)	-	**(799)**
FX on consolidation	-	(32,476)	(43,771)	(134,844)	**(211,091)**
At 31 December 2024	**99,145**	-	**211,930**	**386,917**	**697,992**
NET BOOK VALUE					
At 31 December 2024	**27,381**	**-**	**26,273**	**19,581**	**73,235**
At 31 December 2023	31,793	2,749	18,759	38,223	91,524

All tangible fixed assets are used for direct charitable purposes.

12. DEBTORS & PREPAYMENTS

	Group		Charity	
	2024	2023	**2024**	2023
	£	£	**£**	£
Trade debtors	**3,895**	581,359	**3,415**	579,446
CUMO outstanding client loans	**-**	1,922,612	**-**	-
Amounts due from donors	**75,099**	941,186	**75,099**	941,186
Prepayments	**9,845**	23,932	**9,845**	23,932
Other debtors	**40,997**	155,706	**40,995**	30,012
Total	**129,836**	3,624,795	**129,354**	1,574,576

13. CASH AT BANK AND IN HAND

	Group		Charity	
	2024	2023	**2024**	2023
	£	£	**£**	£
General accounts in the UK	**147,798**	723,829	**55,107**	723,829
Countries of operation	**814,712**	2,255,559	**814,712**	1,801,552
Total	**962,510**	2,979,388	**869,819**	2,525,381

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Group		Charity	
	2024	2023	**2024**	2023
	£	£	**£**	£
Taxation and social security costs	**-**	1,640	**-**	1,640
Trade creditors	**160,513**	824,085	**160,513**	775,189
Accruals	**97,367**	195,399	**97,367**	147,285
CUMO loan collateral fund	**-**	232,293	**-**	-
Amounts due to Self Help Africa	**2,268,225**	2,396,703	**2,269,673**	2,396,703
Sundry creditors	**128,890**	362,746	**46,223**	194,905
Total	**2,654,995**	4,012,866	**2,573,776**	3,515,722

Accruals include insurance premiums that were previously included in the creditors as a single line item.
Amounts due to Self Help Africa will be written off over a period of 6 years.

15. CREDITORS: AMOUNTS FALLING DUE GREATER THAN ONE YEAR

	Group		Charity	
	2024	2023	**2024**	2023
	£	£	**£**	£
Amounts payable in 1-2 years	**-**	26,420	**-**	26,420
CUMO - amounts due to funders	**-**	888,455	**-**	-
Total	**-**	914,875	**-**	26,420

16. OPERATING LEASE COMMITMENTS

The charitable company had total commitments under operating leases expiring as follows:

Property:

	Group		Charity	
	2024	2023	**2024**	2023
	£	£	**£**	£
0 - 1 year	**69,641**	140,649	**64,789**	134,477
1 - 2 years	**16,024**	29,539	**16,024**	26,453
2 - 5 years	**-**	-	**-**	3,896
Total	**85,665**	170,188	**80,813**	164,826

17. MOVEMENTS IN FUNDS

Group and charity

	At 1 January 2024 £	Income and gains £	Expenditure and losses £	Transfers £	At 31 December 2024 £	At 31 December 2023 £
Restricted funds:						
Total restricted funds	**519,980**	**3,063,689**	**(4,885,470)**	**1,889,641**	**587,840**	519,980
Unrestricted funds:						
General funds:						
Charity	**129,360**	**418,765**	**(1,106,518)**	**-**	**(558,393)**	129,360
Village Aid	**45,568**	**49,077**	**(82,691)**	**-**	**11,954**	45,568
Gifts in kind	**-**	**-**	**358,824**	**-**	**358,824**	-
Transfer between funds	**-**	**-**	**-**	**(1,889,641)**	**(1,889,641)**	-
Subtotal	**174,928**	**467,842**	**(830,385)**	**(1,889,641)**	**(2,077,257)**	174,928
Designated funds:						
General Funds held by CUMO	**1,358,062**	**1,352,919**	**(2,710,981)**	**-**	**-**	1,358,062
Total unrestricted funds	**1,532,990**	**1,820,761**	**(3,541,366)**	**(1,889,641)**	**(2,077,256)**	1,532,990
Total funds	**2,052,970**	**4,884,450**	**(8,426,836)**	**-**	**(1,489,416)**	2,052,970

The funds carried forward at 31st of December are:

a. Restricted funds

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

b. Unrestricted Funds

i. General funds – these funds represent amounts which are expendable at the discretion of the trustees in furtherance of the overall objectives of the Group.
ii. Designated funds – these are funds held by CUMO.

17. MOVEMENTS IN FUNDS (continued)

In 2024, a transfer of funds of £1.9m from unrestricted to restricted took place during 2024 to align restricted funds to the amounts due to donors

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

GROUP:	**Restricted funds £**	**CUMO £**	**General funds £**	**2024 Total Funds £**	2023 Total Funds £
Tangible fixed assets	**-**	**-**	**73,233**	**73,233**	376,529
Current assets	**587,843**	**-**	**504,503**	**1,092,346**	6,602,965
Current liabilities	**-**	**-**	**(2,654,995)**	**(2,654,995)**	(4,900,084)
Long term liabilities	**-**	**-**	**-**	**-**	(26,440)
Net assets at 31 December 2024	**587,843**	**-**	**(2,077,259)**	**(1,489,416)**	
Net assets at 31 December 2023	519,980	1,309,190	223,800		2,052,970

19. SUBSIDIARY UNDERTAKINGS

Village Aid

The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the period ended 31 December 2024 and assets and liabilities as at 31 December 2024 are shown in the next table. Full accounts are filed with the Companies House.

CUMO

Up until the 31st of October 2024, the charity controlled CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi.

19. SUBSIDIARY UNDERTAKINGS (continued)

Village Aid income and expenditure summary

	Restricted £	**Unrestricted £**	**2024 Total £**	Restricted £	Unrestricted £	2023 Total £
Income	**-**	**49,077**	**49,077**	-	56,875	56,875
Expenditure	**(82,691)**	**-**	**(82,691)**	(48,894)	(11,307)	(60,201)
Net incoming/(outgoing) resources for the year	**(82,691)**	**49,077**	**(33,614)**	(48,894)	45,568	(3,326)
Funds at the start of the year	**-**	**45,568**	**45,568**	-	48,894	48,894
Subtotal	**(82,691)**	**94,645**	**11,954**	(48,894)	94,462	45,568
Transfers between funds	**82,691**	**(82,691)**	**-**	48,894	(48,894)	-
Funds at the end of the period/year	**-**	**11,954**	**11,954**	-	45,568	45,568

Village Aid balance sheet

	2024 £	2023 £
Assets	**94,620**	95,679
Liabilities	**(82,666)**	(50,111)
Net Assets	**11,954**	45,568
Restricted funds	**-**	-
Unrestricted funds	**11,954**	45,568
Total Funds	**11,954**	45,568

20. CAPITAL COMMITMENTS

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

21. RELATED PARTY TRANSACTIONS

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

At the end of 2024, the intercompany balance between United Purpose and Self Help Africa was £2,268,225 (2023: £2,396,703), see Note 14.

22. CONTINGENT ASSETS

The unsold carbon credit units held at 31 December 2024 are 30,038 related to UP Gambia. Units sold after December 2024 are 2,108 with a price range per unit of €9. The sale of carbon credits continues to contribute to the ongoing costs of the carbon projects and to the general funds of the charity where there are excess funds available.

23. LEGAL STATUS OF THE CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

24. POST BALANCE SHEET EVENTS

United Purpose Senegal, the Gambia and Mozambique will cease at the end of 2025, with United Purpose Mozambique moving to Self Help Africa.

25. APPROVAL OF THE ACCOUNTS

The financial statements were approved by the board on the 18 September 2025**.**

UNITED PURPOSE

England & Wales - Charity number 272465

Accounts

United Purpose

(A company limited by guarantee)

Report and Financial Statements for the financial year ended 31 December 2023

COMPANY NUMBER: 1278887
CHARITY NUMBER: 272465

UNITED PURPOSE

REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

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LEGAL AND ADMISTRATIVE INFORMATION

TRUSTEES	Mary Robinson (Chair) Dervla Owens Hadi Husani Geoff Meagher (appointed 29 March 2023) Carmel Fox (resigned 28 February 2023) Catherine Cottrell (resigned 24 July 2024)
CHIEF EXECUTIVE OFFICER	Feargal O'Connell (appointed 17 April 2023) David Dalton (resigned 23 August 2023)
SECRETARY	Augustine Emmanuel Akpan (appointed 16 May 2024) Melissa Thomas (resigned 16 May 2024))
REGISTERED OFFICE	Office 124 W2 1st Floor Wellington House, Wellington Road Cardiff, CF11 9BE United Kingdom
COMPANY NUMBER	1278887
CHARITY NUMBER	272465
AUDITORS	**RBK Business Advisers, Chartered Accountants & Statutory Audit Firm** RBK House Irishtown Athlone Co. Westmeath, N37 XP52 Ireland
BANKERS	**Royal Bank of Scotland** 94 High Street, Maidstone Kent ME14 1SA United Kingdom
SOLICITORS	**Geldard's LLP** 4 Capital Quarter Tyndall Street Cardiff CF10 4BZ

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

The trustees (who are also directors of United Purpose for Company Law purposes) present their report and the audited financial statements for the year ending 31 December 2023. The legal and administrative information set out on page 2 form part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, and the Statement of Recommended Practice— Accounting and Reporting by Charities (SORP 2019).

ABOUT UNITED PURPOSE

United Purpose is a UK-based international development charity with a goal to end poverty, inequality and to move people beyond aid. United Purpose was founded in 1976 and was formerly known as Concern Universal. CUMO Microfinance Malawi was established in 2000 and forms part of the United Purpose group.

In 2014, United Purpose merged with the Bakewell-based charity, Village Aid, allowing both organisations to come together and work in partnership to secure long-term positive change for people in Africa.

For more details see www.united-purpose.org

In 2021, United Purpose merged with the Gorta Group which trades as Self Help Africa (see below). As a result of this merger, a number of United Purpose programmes have been moved (and will continue to move) under the direct management of Self Help Africia.

ABOUT SELF HELP AFRICA

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

VISION, MISSION AND VALUES

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

Our vision is for sustainable livelihoods and healthy lives for all in a changing climate.

VISION, MISSION AND VALUES (continued)

Our values are:

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

Our aim is to transition communities out of long-term poverty through work that gives them greater control over their futures and provides a better quality of life. The main focus of our work is in sub-Saharan Africa, where global hunger and poverty is most acute and we also work in Bangladesh and Brazil.

We believe that equitable economic development is key to ending poverty.

Our core areas of focus are:
- Sustainable landscapes, resilient food systems and healthy communities.
- Sustainable businesses, decent employment and thriving economies.
- Crisis response and resilience.
- System strengthening and an enabling policy environment.

OUR WORK IN 2023 - STRATEGIC REPORT

To achieve its mission and fulfil its charitable purpose, United Purpose supports the international programmes of Self Help Africa. It implements its own international programmes in 8 countries and also supports the strategic objectives of the group through its fundraising, programme funding and programme support work.

In 2023, Self Help Africa (including United Purpose) implemented over 109 projects across 16 countries.

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

The countries where United Purpose implemented programmes directly were as follows:
- Mozambique
- Malawi
- Nigeria
- Senegal
- The Gambia
- Brazil
- Bangladesh
- Guinea

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

In 2023, the trustees of United Purpose adopted the global strategy of Self Help Africa, which outlines 4 key objectives. Outlined below is our progress, in 2023, towards delivering on them across the Group**.**

Strategic objective 1: *Sustainable landscapes, resilient food systems and healthy communities: Contribute to the equitable stewardship of ecosystems for well-functioning food and water systems, ecosystem services, human well-being and quality of life.*

Progress in 2023
In 2023, Self Help Africa had 61 projects contributing to this objective. Despite the harsh economic conditions in 2023, of the 10 Irish Aid projects assessed, 48 per cent of households supported by Self Help Africa were food secure throughout the year, with 72 per cent achieving an acceptable level of dietary diversity – evidence of the effectiveness of our interventions.

Twelve water, sanitation and hygiene (WASH) projects were delivered across five countries, with 472,500 people having access to safe drinking water through our work and 23,400 using basic sanitation services.

One of the projects contributing to this objective is the 'Building Sustainable Landscapes and Resilient Livelihoods in Kigezi Sub Region' project in **Uganda**. It will restore and manage 500 hectares of hillsides and wetlands. The project achieved 114 hectares of the 125 hectares targeted for 2023. In preparation for anticipated heavy rains, 75 hectares of land were protected using soil conservation terraces and 25 hectares of bamboo farms were established to provide raw materials for livelihood activities. All 25 project villages had functional natural resource management committees by the end of 2023 and one local land use plan, developed by Rubanda District Council with technical assistance from Self Help Africa, was approved by the district. Training for 2,300 households was also provided in a range of natural resource management practices. The area of outstanding beauty has become a major tourist attraction, with many new hotels being built along the lake shore and on the islands in the lake. One of the issues the project must address is the risk of sewage contamination from these hotels, through a collaborative partnership between hotel owners, district water coordination groups and river basin management authorities to identify and pilot cost-effective sewage management technologies.

Under the 'Baringo Resilience Initiative' project in **Kenya**, which is funded by the EU and other donors and aims to promote secure and sustainable livelihoods among individual households that are prone to drought in Baringo County, 10,264 farmers gained access to high-quality seeds for drought-tolerant crops, complemented by training in good agricultural practices and good animal husbandry practices. The project also advanced efforts to ensure sustainable water access by converting boreholes from electric pumping systems to solar pumps. Nutrition challenges were addressed through initiatives, including farmer producer groups and mother-to-mother support groups.

In **Brazil**, eight low-income and food-insecure communities in the metropolitan area of João Pessoa, the capital of Paraíba state, were supported with horticultural production training through the 'Urban Agriculture and Food Security in João Pessoa' project.

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

Strategic objective 1 (continued)

Under the 'Improving Resilience of Smallholder Farmers in Rural **Mozambique**' project, funded by Action on Poverty, 1,200 farmers were supported to access financial services, credit, technology, training, extension services, employment opportunities and agricultural market participation in the Maputo and Manica provinces. As a result, 980 smallholder farmers, mainly women, reported improved food, nutrition and income security.

In 2023, funding from Irish Aid supported programme activities in **Burkina Faso, Ethiopia, The Gambia, Kenya, Malawi, Uganda and Zambia**. These activities included strengthening the dairy sector in Ethiopia, strengthening food systems such as the cassava value chain in Kenya, and the restoration and protection of eco-systems such as the mangrove forests in The Gambia, and the Kafue flats floodplain in Zambia.

Strategic objective 2: *Sustainable businesses, decent employment and thriving Economies:*
Support the growth of inclusive, profitable and sustainable businesses that provide services and decent employment for communities.

Progress in 2023

Self Help Africa had 26 enterprise-focused projects across 10 countries in 2023. Our market-based approach to development employed new methods of value chain and market system analysis to identify enterprise opportunities and mitigate systemic barriers to women's economic empowerment.

The GIZ-funded 'Scaling Rural Women Entrepreneurs for Community-Led Digital Adaptation and Resilience in Africa' (RWE-Africa) project provided insights into women entrepreneurs' interaction with market systems in **Kenya, Malawi and Nigeria**, and provided valuable learning for our market systems approach. With the ambition to reach 10,000 women, the pilot built the adaptive capacity and resilience of rural communities to the food and climate crises, using a women-led social enterprise model to facilitate digital skills building and service delivery. Using a human-centred design process to better understand enterprise formation, women entrepreneurs and other local stakeholders showcased their ability to guide capacity-strengthening efforts and improve coordination between existing public and private institutions for sustainable impact.

EU-funded programmes in **Kenya and Zambia** have supported agricultural enterprises by targeting those with strong growth potential and a commitment to integrating smallholder farmers and pastoralists into sustainable practices by providing grants and private sector investments.

Africa has become a hub for fintech innovation, with new technologies rapidly replacing traditional "brick and mortar" banks, insurance agencies and savings institutions. Financial institutions and fintech solution providers supported by Self Help Africa projects reached 1,224 clients, sole traders and enterprises.

We provided technical support to assist businesses in transitioning to sustainable energy sources and the green or circular economy in six countries through energy-efficient stoves, solar grids, irrigation systems using solar pumps, solid waste composting and carbon credits.

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

Strategic objective 2 (continued)

Enterprise activities under the Irish Aid programme included generating sustainable market access for increased income and investment for smallholder farmers under the 'Cassava Market Access' project in **Kenya.** As part of the onboarding assessment for the cassava processing units, potential circular economy opportunities were identified in relation to wastewater recycling and the production of compost and animal feed from cassava peels. These will be further assessed for economic viability.

In **The Gambia**, among the enterprise activities of the 'Integrated Climate Adaptation and Community Resilience Building' project was the training of 61 women members from three women oyster producer groups on the construction and installation of an innovative system of rack culture platforms. The acquired knowledge and skills will result in increased yields of oysters harvested, which can form the basis of a local business enterprise.

Under the 'Energising Development (EnDev) Commercial Phase 3' project, funded by GIZ in **Malawi**, Self Help Africa introduced entrepreneurs from Balaka, Phalombe and Thyolo as demand side subsidy (DSS) agents. These agents were selected based on their sales performance and capacity for expansion to manage last-mile warehousing and transportation of cookstoves. Through this initiative, more than 13,000 cookstoves have been successfully sold by the DSS agents. Promoters have the convenience of ordering stoves directly from agents, streamlining the process previously handled by Self Help Africa. This shift has not only empowered the value chain but also reduced our involvement, marking a significant step towards sustainability.

Strategic objective 3: *Crisis response and resilience*

Progress in 2023

During 2023, Self Help Africa delivered 11 emergency preparedness and response projects in **Bangladesh, Burkina Faso, Ethiopia, Malawi and Mozambique**.

In **Ethiopia**, we implemented the 'Emergency Response to Conflict and Drought-affected People in IDP Camps, North Shewa Zone' project, which provided unconditional cash transfers to internally displaced people (IDPs) in Ethiopia's Amhara region, funded through an Irish Emergency Alliance Appeal.

While much of the focus in Ethiopia during 2023 was centred on the conflict-affected region of Tigray, large numbers of IDPs were fleeing conflict to Amhara not only from Tigray but also from Afar, Benishangul-Gumuz and Oromia due to localised conflicts. As of June 2023, the number of IDPs in Amhara rose to 580,0000. These IDPs were either living with host communities or were being housed in informal IDP camps. These camps were overcrowded and had limited facilities. We identified the need for immediate cash assistance to the most vulnerable IDP families and worked with Self Help Africa supported credit unions and an Ethiopian bank to help IDPs open accounts so that cash could be provided to them quickly and efficiently. Self Help Africa undertook two initial cash distributions and a third followed later in the year. This initial cash programme established us as the main cash provider to IDPs in the areas we were working in. As a result, Self Help Africa expanded these programmes at the end of 2023 and onwards, with additional funding from the UN Office for the Coordination of Humanitarian Affairs through the Ethiopia Humanitarian Fund.

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

Strategic objective 3 (continued)

In **Malawi**, Cyclone Freddy caused widespread damage and loss of life in February and March 2023. With funding from UNICEF, The One Foundation, the Livelihoods Funds, Action on Poverty, and many other national and international donors, Self Help Africa mobilised quickly to support at least 1,660,774 people across cyclone-affected districts. Support included WASH and energy interventions, including repairing damaged water points; distributing soap, chlorine and tarpaulins; installing and decommissioning latrines; and raising awareness of cholera prevention techniques. Recovery activities included borehole rehabilitation and strengthening water point committees to support borehole maintenance and hygiene promotion. Energy-efficient cookstove distribution in camps supported cooking needs.

Self Help Africa continued to grow our partnership with the UN World Food Programme in disaster risk reduction work, as well as targeting IDPs in **Ethiopia, Malawi and Uganda**.

We have been working extensively with both IDPs and host communities in **Burkina Faso**, funded by Irish Aid. In 2023, Self Help Africa supported communities in conflict alleviation training to try to reduce tensions and challenges, both in conflict zones but also in areas with large numbers of IDPs. In addition, Self Help Africa has been working with IDPs and host communities to support them in income-generating activities to help improve family and community income and to reduce the burden on existing services. Lastly, Self Help Africa is addressing the issue of WASH and hygiene challenges due to the increased use of existing WASH services by IDPs and the host communities.

Responding to El Niño

In addition to specific emergency preparedness and response projects, Self Help Africa employs adaptive programming across its projects. In 2023, this included taking effective anticipatory action to El Niño in **Malawi and Zambia**, where rainfall was predicted to be well below normal, as well as in **Kenya and Uganda**, where rainfall was predicted to be higher than normal and exacerbated by a positive Indian Ocean Dipole.

In **Malawi, Mozambique and Zambia**, farmers were advised to plant drought-tolerant crops, such as sorghum, millet and cowpea, and use conservation agriculture techniques, while in Eastern Africa, Self Help Africa worked with communities to strengthen soil and water conservation structures and install land drains. In **Kenya**, we also provided additional staff training on driving in flooded conditions.

The drought caused by El Niño was extensive in **Malawi and Zambia**. However, the anticipatory action undertaken by Self Help Africa in both these countries significantly limited the effects of the drought on the communities we were working with. In addition, because of the use of tolerant crops and conservation agriculture techniques, communities who faced extensive loss to maize crops could sell or use their drought-resistant crops to help bridge the post-harvest period and cope with the stresses caused by the drought.

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

Strategic objective 3 (continued)

Communities we work with faced unparalleled challenges as a result of the impact of climate change, and erratic and extreme weather patterns. We have started to incorporate disaster risk reduction and early warning systems across our programming. These systems are designed to identify climate-related challenges early and support communities as they adapt their agriculture and economic activities to better cope with these challenges and reduce their impact.

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

Progress in 2023

In 2023, Self Help Africa produced a community-led programming position paper, which set out our approach to social accountability, system strengthening and the facilitation of locally-led development. This was informed by a wide range of internal stakeholders at all levels across the organisation, and by ongoing programming. This included three specific governance projects in 2023 and 16 social accountability and system-strengthening initiatives within our wider portfolio.

In 2023, we supported the Social Accountability Monitoring Organisation in **Malawi and Mozambique**. We worked with WASH partners in **Malawi, Mozambique and Nigeria** to hold duty bearers to account, and we partnered with local government departments to ensure they had the capacity, budget, and resources to meet the needs of their constituents.

In **Mozambique**, the 'Decentralization for Development' and the 'Boosting Equitable Development through Citizen's Participation and Social Accountability' projects focused on promoting social accountability and the localisation agenda in the provinces of Cabo Delgado and Niassa during 2023. With funds from the UNDP, Decentralisation for Development aimed to improve the capacity of decentralized governance bodies in Cabo Delgado, while the social accountability project in the Niassa province worked towards enhancing the provision of public services by improving local government access and the effective use of finances.

Self Help Africa contributed to policy development in **Kenya and Malawi**. We developed policy papers for the Government of Malawi on climate-resilient food systems and economic support for smallholder farmers. We also supported the Government of Kenya to launch a national roots and tuber strategy with support from the European Union.

Self Help Africa also developed and tested new tools for democratising information management and localising decision-making processes, including the use of artificial intelligence to synthesise qualitative data and enable community-led, human-centred design processes to inform our programming.

OUR WORK IN 2023 - STRATEGIC REPORT (continued)

Strategic objective 4 (continued)

Building on these achievements, we are committed to locally-led development and the localisation of our organisational processes. Self Help Africa defines localisation as the process by which all facets of the organisation are evolved to enable local stakeholders to lead their own development agenda, drive decision-making processes, and create sustainable solutions based on their own strengths and capacities.

A key element of our localisation process is expanding the proportion of projects that are implemented through local stakeholders in partnership with Self Help Africa. Our system strengthening approach seeks to connect actors with our government partners to create circular economies that can leverage government services towards business development and incentivise inclusive and equitable delivery in the remote regions where Self Help Africa is working with community organisers and leaders.

In 2023, this included supporting organisations like the Woreda Livestock Promotion Offices in **Ethiopia** to provide veterinary service outreach, strengthening fee-based mini-grids in **Malawi** that catalyse business growth in remote communities, and building nutrition promotion into the social marketing strategies of women's business centres in **Nigeria**. As these public-private partnerships are designed to create further returns from service and product sales, as well as matching funding from other donors and government budgets, we are developing a mechanism to measure additional resourcing of local stakeholders and access to finance that is created by our programming.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Legal Structure

United Purpose is a charitable Company Limited by Guarantee, with registration number 1278887 and charity number 272465, renamed from Concern Universal in November 2016. It was incorporated on 27 September 1976 and established under a memorandum and articles of association (subsequently updated by special resolution in November 2003, October 2019 and August 2021), which set out the objects and powers of the charitable company.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa CLG. Gorta is registered in Ireland; its company registration number is 28228, its charity number is 20008895 and its registered address is 4th floor, Joyce's Court, 38 Talbot street, Dublin 1, DO1 C861.

United Purpose is a wholly owned subsidiary of Self Help Africia CLG.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

b. Subsidiaries and related organisations

Village Aid, charity number 1067322, is a subsidiary of United Purpose. The primary objective of Village Aid is the relief of poverty among persons in African rural communities. This objective is primarily achieved by supporting sustainable livelihoods for rural farmers and improving their resilience to the impact of erratic weather caused by climate change. The main activity of the charity is to raise funds in support of the shared mission of Village Aid Ltd, United Purpose and Self Help Africia. It is intended that Village Aid will be merged with Self Help Africia UK in 2024.

CUMO Microfinance is a subsidiary of United Purpose. It is a company engaged in providing a wide range of financial services to low-income earners in rural parts of Malawi. Most borrowing is linked to on-farm agro-processing and smallholder farm trading activities. The company's registered address is Plot No 278/6, Area 6, P.O Box X99, Lilongwe, Malawi.

United Purpose Trading Limited - This entity, whose company registration number is 3020217, sold carbon credits for the group. It was dissolved on the 4th of July 2023.

Country offices - In 2023, United Purpose operated country offices in Bangladesh, Brazil, Guinea, Malawi, Mozambique, Nigeria, Senegal and The Gambia. As part of ongoing efforts to streamline activities some key activities that took place in 2023 included:

- Programmes in Guinea were closed.
- Programme activities in Malawi and Nigeria began the process of transitioning to Self Help Africa – this process was completed in 2024.

c. Governance

United Purpose is governed by a Board of Trustees, who are responsible for setting the strategy of the organisation and its governance.

The trustees delegate responsibility for the day-to-day running of the charity to the CEO of Self Help Africa, who reports directly to the trustees and manages the execution of the strategy as directed by the trustees. The CEO is assisted by a Senior Leadership Team of Self Help Africa, comprising of those who have responsibility for programmes, external affairs, governance, strategy, finance and operations across the group. All trustees give their time voluntarily and receive no benefits from the charity. The minimum number of trustees is 3.

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

As previously noted, United Purpose is part of the wider Self Help Africa global organisation. The activities of United Purpose are carried out in association with Self Help Africa. Both companies have aligned their objectives under a consolidated strategic plan and management team. The trustees of United Purpose subscribe and contribute to the group strategic plan. The strategic plan for the overall group is approved both by the Group Board and by the United Purpose Board of Trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

c. Governance (continued)

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

The trustees met on 5 occasions in 2023. The record of attendance by each trustee is as follows:

Trustee	Attendance
Mary Robinson	5/5
Catherine Cottrell	2/5
Carmel fox	1/1
Derval Owens	3/5
Hadi Husani	5/5
Geoff Meagher	3/4

In support of governing matters relevant to the Board, the Group Board has established the following committees. Trustees from United Purpose sit on each of these committees.

- Audit, Finance and Risk Committee (Dervla Owens)
- Programmes Review Committee (Catherine Fitzgibbon)
- Governance and Nominations Committee (Geoff Meagher)
- Remuneration Committee (Geoff Meagher)

Remuneration of key management personnel is delegated to the Remuneration Committee of Self Help Africa. (This committee was disbanded at the end of 2023 and setting the remuneration of key management personnel moved to the newly formed people and culture committee).

United Purposes books of account are located at Office 124 W2, 1st Floor Wellington House, Wellington Road, Cardiff, CF11 9BE, United Kingdom.

d. Fundraising declarations

United Purpose complies with the regulatory standards for fundraising in the UK, including guidance published by the Charity Commission. United Purpose is registered with the Fundraising Regulator and is committed to the Fundraising Promise, compliance with the Fundraising Preference Service and adherence to the Fundraising Regulator's Code of Practice. United Purpose is not aware of any instances of non-compliance with the Fundraising Regulator's Code of Practice in 2023.

OBJECTIVES AND ACTIVITIES FOR PUBLIC BENEFIT

The main purpose of the organisation, as set out in its vision statement, is for sustainable livelihoods and healthy lives for all in a changing climate. United Purpose fulfils its charitable duties through a focus on the following core activities:

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

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

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

As a recognised development and humanitarian organisation, United Purpose and Self Help Africa work with other non-governmental organisations (NGOs), donors, governments and stakeholders across the countries we work in, as well as globally. We are an active member of the UN cluster system as well as other global groups, including the ECHO Humanitarian Watch Group, the Dóchas Humanitarian Working Group, the Irish Emergency Alliance and the Core Humanitarian Standard Alliance.

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

ACHIEVEMENTS AND PERFORMANCE

To achieve its mission and fulfil its charitable purpose, United Purpose implements programmes in 8 countries and also supports the international programmes of the Self Help Africa.

ACHIEVEMENTS AND PERFORMANCE (continued)

Overview of operating context for 2023:

The external context was challenging throughout 2023. Many countries of operation experienced high inflation rates in 2023, pushing up food prices for project participants. The rates reached 18.4 per cent in the Gambia and 34.5 per cent in Malawi. The International Food Price Index shows a steep rise in food prices over recent years, peaking in April 2022, and, although prices are now declining, they remain considerably higher than in 2014-2016 (FAO Food Price Index). In Nigeria, the local currency Naira saw a record 46.8 percent devaluation in June 2023.

In Malawi, a combination of external events and soaring inflation greatly reduced the purchasing power of project participants. Farmers were unable to afford inputs which, combined with the expected poor rains, severely impacted crop harvests during the 2023-24 season. Several countries were also impacted by extreme weather events and outbreaks of disease. Malawi and Mozambique were affected by Cyclone Freddy in February and March 2023. Malawi experienced the worst cholera outbreak in 10 years linked to an Asian strain of *Vibrio cholerae,* which was declared a national public health emergency between December 2022 and August 2023.

Southern Africa was affected by an accurately forecasted global El Niño event in 2023, which, combined with a reversal of the Indian Ocean Dipole, resulted in warnings of poor rains for the start of the 2023-24 growing season in Southern Africa.

More than 670,000 people remained displaced by the armed conflict in northern Mozambique. The displaced people endured violence and multiple waves of displacement and continued to rely on humanitarian assistance for survival.

Programme highlights in 2023

The key achievements and performance of United Purpose, during 2023, are included in the section on *Our Work in 2023- Strategic Report*. Some key points of note relating to United Purpose programmes include:

- **Mozambique** – Key programme highlights include the *She Belongs in School* project, funded by GAC which is being implemented in partnership with Save the Children International (SCI). It is a 5-year initiative to enhance the empowerment and learning outcomes of adolescent girls. The *Boosting equitable development through Citizens Participation & Social Accountability* UNCDF funded project continued – this project aims to improve equitable development through citizen participation and social accountability. In addition, the *Improving Resilience of Smallholder Farmers in Rural Mozambique* project, supported 1,200 farmers to access financial services, credit, technology, training, extension services, employment opportunities and agricultural market participation in the Maputo and Manica provinces. As a result, 980 smallholder farmers, mainly women, reported improved food, nutrition and income security.

ACHIEVEMENTS AND PERFORMANCE (continued)

Programme highlights in 2023 (continued)

- **Malawi:** Key programme highlights include the emergency response activities undertaken in relation to the *Cyclone Freddy response* and the *Dowa-WASH* project which aims to improve health, gender equality, and resilient livelihoods through sustainable and accountable WASH service delivery in communities, schools and Health Care Facilities. In addition, the *Energizing Development (EnDev) Commercial Phase 3* project, saw more than 13,000 cookstoves being sold through selected demand side subsidy (DSS) agents.

- **Nigeria:** Key programme highlights include the completion of the *Empowering Community & Youth Working* programme which involved working with all actors of the communities to improve the life of children.

- **Senegal:** Key programme highlights include the continuation of the *Gestion des forets de mangrove du Sénégal* project funded by the European Union and led by the International Union for Conservation of Nature (IUCN) which focuses on the integrated protection of mangroves, through strengthening communities to restore and manage them. In November 2023, United Purpose hosted a successful multi-country mangrove festival in Casamance which highlighted and profiled the value of saving the mangroves along the West African coast.

- **The Gambia**: Key programme highlights include the *Integrated Climate Adaptation and Community Resilience Building'* project, funded by Irish Aid via Self Help Africa where 61 women from three women oyster producer groups were trained on the construction and installation of an innovative system of rack culture platforms. We also continued our partnership with Waitrose Foundation through two projects supporting a range of social, environmental, health and economic initiatives, improving the livelihoods of farm workers, youth and their communities.

- **Brazil:** A key programme activity in Brazil in 2023 was the *Urban Agriculture and Food Security in João Pessoa* project. Low-income and food-insecure communities in the metropolitan area of João Pessoa, the capital of Paraíba state, were supported with horticultural production training.

- **Bangladesh**: A key programme highlight in Bangladesh was the delivery of the final year of the EU-funded *Leadership to Ensure Adequate Nutrition (LEAN)* project which aims to improve maternal and child nutrition in the Chittagong Hill Tracts in Bangladesh. Throughout the life of the project 1,225,589 people were reached through a variety of services (e.g. nutrition, hygiene and sanitation sessions, nutrition, community theatre, small business and income generation, vegetable, fruit and native chicken production and sale).

- **Guinea** – The *Literacy and economic integration of young people* project, funded by the Belgian agency Enabel, focused on the training and economic integration of 5,000 young people including integrated vocational training programmes for potential young migrants. Following the end of this project the country programme was closed.

ACHIEVEMENTS AND PERFORMANCE (continued)

Programme highlights in 2023 (continued)

- **CUMO** – Due to a challenging macro economic operating environment in Malawi which saw a 69% devaluation of the Malawi Kwacha, CUMO recorded a deficit in GBP terms, in 2023. The increase in loan turnover during the year has been eroded upon conversion to GBP because of this currency devaluation.

FINANCIAL REVIEW

The financial review for the year is set out in the Consolidated Statement of Financial Activities on page 23.

In 2023, income decreased by 15% to £12.7m (2022: £15.0m), expenditure decreased by 10% to £14.4m (2022: £16.0m) resulting in a net expenditure for the year of £1.7m (2022: £1.0).

Income

Overall income in 2023 decreased to £12.7m (2022: £15.0m). Donations and legacy income fell to £0.15m (2022: £0.3m) while income from charitable activities fell to £12.1m (2022: £14.7m). The fall in income is primarily due to the closure of country programmes during the year and the move of other programmes to Self Help Africa. Income from our carbon sales increased significantly, with the vast majority of the income generated being reinvested in carbon projects.

Expenditure

Overall expenditure in 2023 decreased to £14.4m (2022: £16.0m). Expenditure on raising funds decreased by £39k because of certain costs being moved to Self Help Africa. Similar to the fall in income, the fall in expenditure on charitable activities of £1.5m is primarily due to the closure of country programmes during the year and the move of other programmes to Self Help Africa. The increase in expenditure in CUMO is largely due the devaluation of the Malawi Kwacha during the year.

Net movement in funds

At the end of 2023, the net movement in funds was a deficit of £1.7m. Part of this deficit is funded from our restricted reserves. The deficit in CUMO has been financed from its unrestricted reserves.

FINANCIAL REVIEW (continued)

Going concern

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

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

Reserves

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

The Reserves Policy will be implemented alongside other governance and financial policies of United Purpose and is intended to support the goals and strategies contained in these related policies and in strategic and operational plans.

The target amount of unrestricted reserves (excluding designated reserves) is £1 million, which is based on considerations of a range of risks including foreign exchange fluctuations, working capital requirements for projects and investments in line with United Purpose's strategy and programme philosophy. At the 31 December 2023, the unrestricted reserves are £175k. In the coming years a focus on a balanced budget, availing of the support functions provided by the Group and a review of the countries in which we operate will help in achieving the desired level of unrestricted reserves.

PRINCIPAL RISKS AND UNCERTAINITIES

United Purpose operates in an ever-changing context, both in the UK charity sector and in fragile geographies with local communities. Managing risks effectively is central to the achievement of our strategic goals and is overseen by the global board and the board of United Purpose.

A formal risk management process and internal control framework is in place to ensure the proactive and consistent management of risks, both to reduce the negative impact of risk and maximise strategic opportunities.

An overall risk register for the group is approved by the group board and then adopted by the trustees of UP.

PRINCIPAL RISKS AND UNCERTAINITIES (continued)

The top 8 principal risks and uncertainties for 2023 are as follows:

1. **Sustainable Finance:** This is the risk that we fail to manage and secure the financial position of the organisation. Given the volatility of income streams, increased inflation globally and external shocks there is an increased financial risk to United Purpose and the Group. To help mitigate this risk the organisation is reviewing its global structures in order to maximise the use of resources and maximise impact.

2. **Fraud & Corruption**: This is the risk that a material fraud perpetrated by employees, partners or others may adversely affect our relationship with donors and other external stakeholders, or lead to reputational and financial damage. A confidential complaints mechanism is in place which allows staff and others to report on any concerns they may have which will then be fully investigated.

3. **Staff, Recruitment & Retention**: This is the risk that a highly competitive employment market, uncompetitive reward framework, lack of succession planning or insufficient staff development and retention strategies could leave the organisation with a loss of institutional knowledge, insufficient skills and experience to deliver the strategic plan. To help to mitigate this risk a review of the employment package offered is planned.

4. **Accountability & Governance:** This is the risk that poor governance and management practices may lead to inappropriate decision-making, lack of accountability, and ineffective execution of plans. A complex governance structure may not allow for the development of clearer synergies across the entities. A simplification of the Group structure is underway which will seek to fully merge entities within the organisation thus reducing the resources required to maintain the structure. The Group Board has restructured its committees to include a new People & Culture and Governance & Nominations committee.

5. **Policies, Principles & Guidelines:** This is the risk that organisational policies, principles and guidelines may not be developed or implemented effectively while also addressing the requirements of an organisation that has recently completed a merger. Mitigating factors include having a compliance team in place and ensuring that policies are approved by the Board.

6. **Global Staff Wellbeing:** This is the risk that staff experience excessive and unsustainable workloads, which leads to risk of burnout, health issues for staff and poor performance against organisational objectives. To help mitigate this risk, the group board has appointed a Head of People & Culture who will lead on a number of projects to address staffing issues. Wellbeing seminars for all staff are held regularly and over the coming years through organisational restructuring, we will seek to ensure that resources are allocated appropriately to areas of most need.

PRINCIPAL RISKS AND UNCERTAINITIES (continued)

7. **Integration in a Newly Merged Organisation:** Heavy workload, insufficient communication, loss of information & knowledge, duplication of effort, wasted resources, leadership issues, employee resistance, IT integration and culture may impact the ability to successfully integrate all parts of the organisation. To help mitigate this risk the group has decided that no further mergers will be undertaken during this phase of the Strategic Plan to allow time & resources to fully integrate United Purpose into the group. Country plans are underway to review the applicable policies, local registrations, finance & other system standardization across the organisation.

8. **Attract, Retain & Manage Funding:** Attracting institutional funding is key if we are to reach as many programme participants as possible through our work. However, there is a risk that the organisation fails to attract, retain and manage increased levels of institutional funding from diverse sources due to government policies, the competitive funding environment, the global economic situation, compliance failures and an inability to demonstrate impact. This risk is managed by having technical support teams in place – programme support, finance, monitoring and evaluation and technical assistance.

STAFF AND VOLUNTEERS

The organisation acknowledges with gratitude the work of its staff and that of its volunteers in 2023. The major achievements during the year are due to the dedication and belief of all of these people.

United Purpose is an equal opportunities employer. The aim of its equal opportunities policy is to ensure that all people receive equality of opportunity regardless of gender, race, religion, disability, nationality, marital/family status or sexual orientation.

SAFEGUARDING

We continue to implement our Safeguarding, and Protection against Sexual Exploitation and Abuse policies which are aligned with international best practice. Safeguarding is seen as a key governance priority. Often there can be unequal power dynamics or relations across an organisation and in communities we work with. We face a risk that some staff (or others connected to the organisation) may exploit their position of power for personal gain.

Safeguarding is addressed throughout the organisation through the three pillars of prevention, reporting and response. Our policies are applied to the United Purpose and Self Help Africa Boards, staff and subsidiaries, partners and affiliates, consultants, and contractors that supply services or support to Self Help Africa.

We strive to ensure compliance through training, terms and conditions for suppliers, a complaints response mechanism, whistleblowing channels and disciplinary measures up to and including dismissal and incorporation of the policy into partner agreements. A key element of this is training, with workshops conducted at Head Office and in programme locations.

FUTURE PLANS

United Purpose merged with Gorta T/A Self Help Africa in 2021. Both United Purpose and Gorta have a proud history of assisting those in greatest need. For decades, we have helped marginalised communities to take greater control over their own lives, by providing lasting solutions, be that helping them to earn more from their work or through sustainable WASH or social accountability interventions. But our world is changing rapidly and many governments are reducing their aid budgets. The challenges that lie ahead are very significant and we will have to adapt quickly if we are to overcome them.

A key focus of the organisation in 2024, is to continue the implementation of its strategic plan. The plan outlines a commitment to localisation, and community led and market based approaches which we will continue to support and develop during 2024. In addition to this work and as part of the organisations commitment to streamlining its operations, plans have been put in place to move the country programme registrations of Malawi, Nigeria, Senegal and The Gambia under Self Help Africia.

United Purpose remains committed to continue its work in collaboration with the Self Help Africa group.

OTHER

Political donations

No political donations were made during the year (2022 – £nil).

Health and safety

United Purpose is committed to managing and conducting its work activities in such a way as to ensure - so far as is reasonably practicable - the safety, health and welfare at work of its employees and volunteers. United Purpose management continuously monitors compliance in line with legislative requirements.

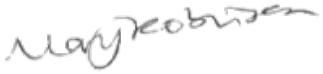
Post balance sheet events

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

Auditors

The auditors, RBK Business Advisers, were appointed during the period and have indicated their willingness to continue in office**.**

Signed on behalf of the Board of Trustees



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Mary Robinson
Chair

Date: 31st March 2025

UNITED PURPOSE

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of United Purpose for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and regulations.

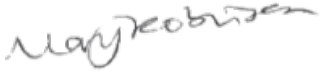
Company Law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including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

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

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

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

On behalf of the Board of Trustees



Mary Robinson
Chair

Date: 31st March 2025

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF UNITED PURPOSE FOR THE YEAR ENDED 31 DECEMBER 2023

Opinion

We have audited the Financial Statements of United Purpose (the 'parent charitable company') and its subsidiaries ('the group') for the year ended 31 December 2023 which comprise the consolidated Statement of Financial Activities, the group and parent charitable company Balance Sheets, the consolidated Statement of Cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice). In applying that framework the trustees have elected to have regard to the Statement of Recommended Practice applicable to Charities (SORP).

In our opinion the Financial Statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2023 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the Financial Statements section of our report.

We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the Financial Statements in the United Kingdom, including the Financial Reporting Council's (the 'FRC') Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the Financial Statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

Responsibilities of trustees (continued)

In preparing the Financial Statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

Completeness, accuracy and occurrence of income:

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

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

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we
have formed.

Michelle Obonoghue

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Michelle O'Donoghue (Senior Statutory Auditor)
RBK Business Advisers
Chartered Accountants & Registered Auditor
RBK House
Irishtown
Athlone
Co. Westmeath

Date: 31 March 2025

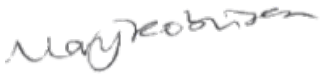
UNITED PURPOSE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	Notes	**2023 Restricted Funds £**	**2023 Unrestricted Funds £**	**2023 CUMO £**	**2023 Total £**	2022 Restricted Funds £	2022 Unrestricted Funds £	2022 CUMO £	2022 Total £ Reclassified
INCOME FROM:									
Donations and legacies	2	**-**	**152,284**	**-**	**152,284**	-	197,155	-	197,155
Charitable activities	3	**9,544,475**	**636,852**	**1,927,402**	**12,108,729**	12,452,172	832,889	1,496,237	14,781,298
Other income	4	**427,196**	**37,180**	**-**	**464,376**	-	41,448	-	41,448
Total		**9,971,671**	**826,316**	**1,927,402**	**12,725,389**	12,452,172	1,071,492	1,496,237	15,019,901
EXPENDITURE ON:									
Raising funds	5	**-**	**35,171**	**-**	**35,171**	-	74,360	-	74,360
Charitable activities	5	**10,176,251**	**1,931,309**	**2,305,767**	**14,413,327**	13,172,517	819,445	1,912,163	15,904,125
Total		**10,176,251**	**1,966,480**	**2,305,767**	**14,448,498**	13,172,517	893,805	1,912,163	15,978,485
Net outgoing resources before transfers		**(204,580)**	**(1,140,164)**	**(378,365)**	**(1,723,109)**	(720,345)	177,687	-415,926	(958,584)
Transfers between funds		**(1,194,789)**	**1,194,789**	-	**-**	(152,197)	152,197	-	-
Net movement in funds	16	**(1,399,369)**	**54,625**	**(378,365)**	**(1,723,109)**	(872,542)	329,884	(415,926)	(958,584)
Funds at the start of the period		**1,919,349**	**120,303**	**1,736,427**	**3,776,079**	2,791,891	(209,581)	2,152,353	4,734,663
Funds at the end of the period		**519,980**	**174,928**	**1,358,062**	**2,052,970**	1,919,349	120,303	1,736,427	3,776,079

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

On behalf of the Board:



Mary Robinson
Chair

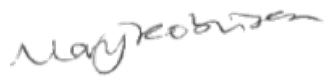
Date: 31st March 2025

UNITED PURPOSE

CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2023

	Notes	GROUP		CHARITY	
		2023	2022	**2023**	2022
		£	£	**£**	£
FIXED ASSETS					
Tangible assets	10	**376,528**	583,377	**91,524**	223,019
CURRENT ASSETS					
Debtors & prepayments	11	**3,624,795**	2,791,816	**1,574,576**	829,456
Cash at bank and in hand	12	**2,979,388**	4,161,250	**2,525,381**	3,790,774
Total current assets		**6,604,183**	6,953,066	**4,099,957**	4,620,230
LIABILITIES					
Creditors: Amounts due within one year	13	**(4,012,866)**	(3,327,925)	**(3,515,722)**	(2,845,250)
Net current assets		**2,591,317**	3,625,141	**584,235**	1,774,980
Total assets less current liabilities		**2,967,845**	4,208,518	**675,759**	1,997,999
Creditors: amounts due greater than one year	14	**(914,875)**	(432,439)	**(26,420)**	(7,221)
NET ASSETS	17	**2,052,970**	3,776,079	**649,339**	1,990,778
FUNDS OF THE CHARITY					
Restricted funds		**519,980**	1,919,349	**519,980**	1,919,349
Unrestricted funds		**1,532,990**	1,856,730	**129,360**	71,429
CHARITY FUNDS	16	**2,052,970**	3,776,079	**649,340**	1,990,778

On behalf of Board:



Mary Robinson
Chair

Date: 31st March 2025

UNITED PURPOSE

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	2023	**2023**	2022	2022
	£	**£**	£	£
Net outgoing resources	**(1,723,109)**		(958,584)	
Depreciation	**136,519**		140,908	
Loss on disposal of fixed assets	**20,497**		35,010	
FX on fixed assets	**206,518**		76,029	
(Increase)/decrease in inventory	**-**		12,226	
(Increase)/decrease in debtors	**(832,979)**		(371,324)	
Increase/(decrease) in creditors	**1,167,377**		1,699,574	
Net cash (used in) / provided by operating activities		**(1,025,177)**		633,839
Cash flows from investing activities:				
(Purchase) of fixed assets	**(156,685)**		(116,036)	
Net cash provided by / (used in) investing activities		**(156,685)**		(116,036)
Change in cash and cash equivalents in the period		**(1,181,862)**		517,803
Cash and cash equivalents at the beginning of the period		**4,161,250**		3,643,447
Cash and cash equivalents at the end of the period		**2,979,388**		4,161,250

1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the group financial statements of United Purpose ('the Charity') and its subsidiaries (collectively 'the Group').

a) Statutory information

United Purpose is a charitable Company Limited by Guarantee and is incorporated in the United Kingdom. The registered office address is Office 124 (Lewis Street), W2 1st Floor, Wellington House, Wellington Road, Cardiff, CF11 9BEJ.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa. Gorta is registered in Ireland; its company registration number is 28228, its charity number is 20008895 and its registered address is 4th floor, Joyce's Court, 38 Talbot street, Dublin 1, DO1 C861.

b) Basis of preparation

The financial statements have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011, and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiaries CUMO Microfinance Ltd, Village Aid Ltd (of which United Purpose is a controlling member) and United Purpose Trading Limited (United Purpose Trading Limited was dissolved on the 4th July 2023) on a line by line basis. Transactions and balances between the charitable company and its subsidiaries have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate Statement of Financial Activities, or Income and Expenditure Account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

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

c) Public benefit entity

The Charity and its subsidiaries meet the definition of a public benefit entity under FRS 102.

1. ACCOUNTING POLICIES (continued)

d) Going concern

The trustees have prepared the accounts on a going concern basis. In reaching the decision the trustees have undertaken an assessment of the financial risks that United Purpose faces. This assessment has included a review of financial forecasts for the current financial year.

The Gorta Group t/a Self Help Africa (Self Help Africa) will make funds available to United Purpose for a period of not less than twelve months from the date of approval of the financial statements to enable it to meet debts as they fall due.

Self Help Africa is prepared to support United Purpose to this level and beyond should the need arise.

e) Income

Income in the statement of financial activities is recognised 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

This income (which consists of monetary donations from the public, legacies and events together with related Gift Aid income) is recognised in the period in which the Group is entitled to the resource, when receipt is probable and when the amount can be measured with sufficient reliability. In the case of monetary donations from the public this income is recognised when the donations are received, with legacies it is when it is probable that it will be received (i.e. where there is a grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached are within the control of the entity), whereas with Gift Aid income it is when all legislative requirements have been met and the amounts can be measured with reasonable certainty.

Government and other grants

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

1. ACCOUNTING POLICIES (continued)

e) Income (continued)

Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the Group has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the Group of the item is probable and that economic benefit can be measured reliably.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the Group which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income

Other income includes bank interest and sale of carbon credits. Interest income is recognised in the period in which it becomes receivable. The sale of carbon credits continue to contribute to the ongoing costs of the carbon projects. If excess funds are available they are reinvested into the projects and general funds of the charity.

f) Fund accounting

United Purpose maintains various types of funds as follows:

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

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

g) Expenditure

Resources expended are analysed between costs of charitable activities and costs of raising funds. The costs of each activity are separately accumulated, disclosed and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefit is required in settlement and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1. ACCOUNTING POLICIES (continued)

g) Expenditure (continued)

Charitable activities

Expenditure on charitable activities includes the cost of livelihoods, health & wellbeing, exploitation and conflict and environmental work undertaken to further the purposes of the Group and their associated support costs. All costs of charitable activities are recognised on an accruals basis.

Raising funds

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

Support and governance costs

Governance costs are the costs associated with the governance arrangements of the Group. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

Support costs comprise of costs incurred to support the Group's activities which cannot be attributed directly to one activity.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

- Livelihoods: 64%
- Health and Wellbeing: 25%
- Exploitation and Conflict: 6%
- Environment: 5%

h) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Assets which cost less than £2,000 are not capitalised. Items procured under project funding are expensed in the statement of financial activities in the year of purchase.

Depreciation is calculated to write off the original cost of the tangible fixed assets, less estimated residual value, over their expected useful lives, on a straight line basis at the following annual rates:

1. ACCOUNTING POLICIES (continued)

i) Tangible fixed assets (continued)

United Purpose

- Office furniture and equipment - 20%
- ICT Equipment - 33.3%
- Vehicles - 33.3%
- Drilling rig – 33%
- Land & Building - 5%
- Capitalised development costs - 33%

CUMO

- Office furniture and equipment - 25%
- ICT Equipment - 33.3%
- Vehicles - 20%

Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

j) Debtors

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

k) Cash at bank and in hand

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

l) Creditors

Creditors are recognised where the charity 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 measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

1. ACCOUNTING POLICIES (continued)

m) Financial instruments

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

n) Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The charity has no liability under the scheme other than for the payment of those contributions.

o) Transactions in foreign currencies

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

p) Taxation

The charity is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods.

q) Contingent assets

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

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

2. INCOME FROM DONATIONS AND LEGACIES

	Restricted £	**Unrestricted £**	**Total 2023 £**	Restricted £	Unrestricted £ Reclassified	Total 2022 £ Reclassified
Regular Giving	**-**	**152,284**	**152,284**	-	197,155	197,155
Total	**-**	**152,284**	**152,284**	-	197,155	197,155

In 2022, income from donations and legacies included £824,226 which has been reclassified as income from charitable activities.

3. INCOME FROM CHARITABLE ACTIVITIES

	2023 Restricted £	**2023 Unrestricted £**	**Total 2023 £**	2022 Restricted £	2022 Unrestricted £ Reclassified	Total 2022 £ Reclassified
European Commission	**2,320,804**	**-**	**2,320,804**	3,408,666	-	3,408,666
The One Foundation	**1,054,965**	**-**	**1,054,965**	(1,386)	-	(1,386)
GIZ	**906,377**	**-**	**906,377**	675,670	-	675,670
Penny Appeal	**696,232**	**-**	**696,232**	2,291,435	-	2,291,435
Indirect Cost recovery	**-**	**628,577**	**628,577**	-	824,226	824,226
UNDP	**572,948**	**-**	**572,948**	2,714	-	2,714
Global Affairs Canada	**531,867**	**-**	**531,867**	-	-	-
UNICEF	**495,469**	**-**	**495,469**	1,367,322	-	1,367,322
Irish Aid	**323,928**	**-**	**323,928**	413	-	413
Livelihoods Funds	**296,129**	**-**	**296,129**	380,165	-	380,165
Coca Cola	**266,122**	**-**	**266,122**	198,654	-	198,654
UNCDF	**261,521**	**-**	**261,521**	-	-	-
USAID	**230,586**	**-**	**230,586**	382,559	-	382,559
SDC	**166,015**	**-**	**166,015**	-	-	-
IUCN	**159,088**	**-**	**159,088**	368,690	-	368,690
IOM	**139,635**	**-**	**139,635**	-	-	-
Waitrose Foundation	**138,762**	**-**	**138,762**	73,946	-	73,946
Action Aid	**132,880**	**-**	**132,880**	37,997	-	37,997
Eureka	**127,021**	**-**	**127,021**	278,256	-	278,256
CO2 BALANCE	**122,425**	**-**	**122,425**	87,255	-	87,255
Aqua-4-All	**109,682**	**-**	**109,682**	-	-	-
KCA	**86,984**	**-**	**86,984**	945,137	-	945,137
ECHO	**70,515**	**-**	**70,515**	101,599	-	101,599
Action On Poverty	**62,338**	**-**	**62,338**	21,535	-	21,535
AGFUND	**48,018**	**-**	**48,018**	44,234	-	44,234
ENABEL	**35,398**	**-**	**35,398**	101,531	-	101,531
Other	**188,766**	**8,275**	**197,041**	1,685,780	8,663	1,694,443
Subtotal	**9,544,475**	**636,852**	**10,181,327**	12,452,172	832,889	13,285,061
CUMO	**-**	**1,927,402**	**1,927,402**	-	1,496,237	1,496,237
Total	**9,544,475**	**2,564,254**	**12,108,729**	12,452,172	2,329,126	14,781,298

In 2022, income from donations and legacies included £824,226 which has been reclassified as income from charitable activities.

4. OTHER INCOME

	2023 Restricted £	2023 Unrestricted £	Total 2023 £	2022 Restricted £	2022 Unrestricted £	Total 2022 £
Carbon credits	**427,196**	**37,180**	**464,376**	-	41,448	41,448
Total	**427,196**	**37,180**	**464,376**	-	41,448	41,448

5. EXPENDITURE

5 (a). TOTAL RESOURCES EXPENDED

	CHARITABLE ACTIVITIES									
	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support £	Governance £	Total Charitable Activities £	Total Costs of Raising Funds £	Total 2023 £	Total 2022 £
Staff costs (Note 7)	**1,695,844**	**650,489**	**158,570**	**138,843**	**604,547**	**21,734**	**3,270,027**	**27,302**	**3,297,329**	5,146,910
Office costs	**2,060,778**	**790,469**	**192,693**	**168,721**	**723,067**	**165**	**3,935,894**	**7,869**	**3,943,763**	3,803,284
Transport	**114,216**	**43,811**	**10,680**	**9,351**	**13,467**	**-**	**191,525**	**-**	**191,525**	269,376
Equipment (not capitalised)	**2,458**	**943**	**230**	**201**	**-**	**-**	**3,832**	**-**	**3,832**	190,967
Grants payable to partners (Note 5b)	**553,423**	**979,797**	**-**	**59,720**	**-**	**-**	**1,592,940**	**-**	**1,592,940**	2,961,456
Other project activities	**3,944,493**	**745,505**	**420,577**	**308,534**	**-**	**-**	**5,419,109**	**-**	**5,419,109**	3,606,492
Total resources expended	**8,371,213**	**3,211,013**	**782,749**	**685,372**	**1,341,081**	**21,899**	**14,413,327**	**35,171**	**14,448,498**	15,978,485
Support costs	**1,060,243**	**129,970**	**80,437**	**70,430**	**(1,341,081)**	**-**	**-**	**-**	**-**	-
Governance costs	**14,047**	**5,388**	**1,313**	**1,150**	**-**	**(21,899)**	**-**	**-**	**-**	-
Total 2023	**9,445,504**	**3,346,372**	**864,499**	**756,953**	**-**	**-**	**14,413,327**	**35,171**	**14,448,498**	
Total 2022	11,610,012	3,976,032	159,041	159,040	-	-	15,904,125	74,360		15,978,485

5(b). GRANTS PAYABLE TO PARTNERS

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Total 2023 £	Total 2022 £
Bangladesh	**135,342**	**979,797**	**-**	**-**	**1,115,139**	2,090,192
Gambia	**418,081**	**-**	**-**	**59,720**	**477,801**	871,264
Total 2023	**553,423**	**979,797**	**-**	**59,720**	**1,592,940**	
Total 2022	1,115,544	1,817,829	5,692	22,391		2,961,456

5(c). ANALYSIS OF GRANTS PAID IN EXCESS OF £50,000

	2023 £	2022 £
GAIN - Bangladesh	**59,833**	110,691
Green Hill - Bangladesh	**57,771**	-
IDF – Bangladesh	**101,294**	463,644
IDEA – Bangladesh	**-**	70,384
Humane Society International- Bangladesh	**784,403**	1,116,951
ZKS – Bangladesh	**-**	90,563
TUS – Bangladesh	**-**	161,287
WACOMP - Gambia	**145,226**	157,542
BTM – Gambia	**-**	51,859
Waitrose Foundation - Gambia	**91,824**	50,291
MIS – Gambia	**-**	59,020
Penny Appeal - Gambia	**-**	95,531
ICCR - Climate Adaptation - Gambia	**59,832**	-
IUCN Livelihoods & Mangroves Eco-systems - Gambia	**144,008**	118754
Improve The Child Rights Ecosystem In Koranic Schools - Gambia	**-**	85,145
Tekki Jiggen - Gambia	**-**	120,129
Grants under £50,000	**148,749**	209,664
Total	**1,592,940**	2,961,455

6. NET OUTGOING RESOURCES FOR THE YEAR

This is stated after charging:	**2023 £**	2022 £
Depreciation	**136,519**	140,908
Trustees' indemnity insurance	**12,534**	6,753
Trustees' expenses	**128**	120
Loss on disposal	**20,497**	35,010
Auditors' remuneration:		
• UK group accounts audit fee	**42,000**	44,400
Operating lease rentals:		
• Property	**246,815**	287,458

7. STAFF COSTS

This is stated after charging:	**UK and International £**	**Overseas £**	**2023 £**	2022 £
Salaries and wages	**551,604**	**2,643,746**	**3,195,350**	5,063,442
Social security costs	**74,986**	**-**	**74,986**	61,523
Pension contributions	**26,993**	**-**	**26,993**	21,945
Total 2023	**653,583**	**2,643,746**	**3,297,329**	
Total 2022	824,123	4,322,787		5,146,910

No employees received emoluments, as defined for taxation purposes greater than £60,000 in the current or prior year.

United Purpose is managed by the same senior management team as Gorta t/a Self Help Africa. The total remuneration for key management personnel has been borne by the Group.

During the financial year, no trustees received any remuneration or benefit in kind (2022: £Nil). During the financial year, trustees were reimbursed £128 for travel expenses during the period (2022: £120).

8. STAFF NUMBERS

		UK and International No.	Overseas No.	2023 No.	2022 No.
Charity					
Operations		**8**	**201**	**209**	302
Fundraising and publicity		**-**	**-**	**-**	2
Subsidiary (CUMO)					
Operations		**-**	**192**	**192**	185
Total Group Employees		**8**	**393**	**401**	489
Gender Analysis 31 December 2023	**Male**	**2**	**261**	**263**	
	Female	**6**	**132**	**138**	
Gender Analysis 31 December 2022	Male	5	320	325	
	Female	8	156	164	

9. TAXATION

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10. TANGIBLE FIXED ASSETS

GROUP:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2023	303,531	67,544	492,334	1,027,339	**1,890,748**
Additions in year	-	-	45,581	111,104	**156,685**
Disposals in year	-	-	(29,335)	(24,316)	**(53,651)**
FX on consolidation	(85,437)	(32,777)	(150,178)	(307,335)	**(575,727)**
At 31 December 2023	**218,094**	**34,767**	**358,402**	**806,792**	**1,418,055**
DEPRECIATION					
At 1 January 2023	93,996	60,868	328,041	824,466	**1,307,371**
Charge for the year	6,629	1,790	65,844	62,256	**136,519**
Elimination on disposal	-	-	(13,120)	(20,034)	**(33,154)**
FX on consolidation	(2,582)	(30,182)	(85,366)	(251,079)	**(369,209)**
At 31 December 2023	**98,043**	**32,476**	**295,399**	**615,609**	**1,041,527**
NET BOOK VALUE					
At 31 December 2023	**120,051**	**2,291**	**63,003**	**191,183**	**376,528**
At 31 December 2022	209,535	6,676	164,293	202,873	583,377

10. TANGIBLE FIXED ASSETS (continued)

CHARITY:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2023	126,526	67,544	369,932	735,715	**1,299,717**
Additions in year	-	-	16,341	-	**16,341**
Disposals in year	-	-	(28,323)	(17,964)	**(46,287)**
FX on consolidation	-	(32,319)	(90,781)	(165,820)	**(288,920)**
At 31 December 2023	**126,526**	**35,225**	**267,169**	**551,931**	**980,851**
DEPRECIATION					
At 1 January 2023	90,321	60,868	259,045	666,464	**1,076,698**
Charge for the year	4,412	1,790	46,489	21,169	**73,860**
Elimination on disposal	-	-	(12,209)	(14,317)	**(26,526)**
FX on consolidation	-	(30,182)	(44,915)	(159,608)	**(234,705)**
At 31 December 2023	**94,733**	**32,476**	**248,410**	**513,708**	**889,327**
NET BOOK VALUE					
At 31 December 2023	**31,793**	**2,749**	**18,759**	**38,223**	**91,524**
At 31 December 2022	36,205	6,676	110,887	69,251	223,019

All tangible fixed assets are used for direct charitable purposes.

11. DEBTORS & PREPAYMENTS

	Group		Charity	
	2023	2022	**2023**	2022
	£	£	**£**	£
Trade debtors	**581,359**	9,606	**579,446**	5,816
CUMO outstanding client loans	**1,922,612**	1,872,081	**-**	-
Amounts due from donors	**941,186**	750,783	**941,186**	750,783
Prepayments	**23,932**	27,765	**23,932**	27,765
Other debtors	**155,706**	131,581	**30,012**	45,092
Total	**3,624,795**	2,791,816	**1,574,576**	829,456

12. CASH AT BANK AND IN HAND

	Group		Charity	
	2023	2022	**2023**	2022
	£	£	**£**	£
General accounts in the UK	**723,829**	1,592,138	**723,829**	1,592,138
Countries of operation	**2,255,559**	2,569,112	**1,801,552**	2,198,636
Total	**2,979,388**	4,161,250	**2,525,381**	3,790,774

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Group		Charity	
	2023	2022	**2023**	2022
	£	£	**£**	£
Taxation and social security costs	**1,640**	3,069	**1,640**	3,069
Trade creditors	**824,085**	207,312	**775,189**	207,312
Accruals	**195,399**	179,908	**147,285**	112,869
CUMO loan collateral fund	**232,293**	266,167	**-**	-
Amounts due to group undertakings	**2,396,703**	2,378,714	**2,396,703**	2,378,714
Sundry creditors	**362,746**	292,755	**194,905**	143,286
Total	**4,012,866**	3,327,925	**3,515,722**	2,845,250

Accruals includes insurance premiums that were previously included in the creditors as a single line item.

14. CREDITORS : AMOUNTS FALLING DUE GREATER THAN ONE YEAR

	Group		Charity	
	2023	2022	**2023**	2022
	£	£	**£**	£
Amounts payable in 1-2 years	**26,420**	7,221	**26,420**	7,221
CUMO - amounts due to funders	**888,455**	425,217	**-**	-
Total	**914,875**	432,438	**26,420**	7,221

15. OPERATING LEASE COMMITMENTS

The charitable company had total commitments under operating leases expiring as follows:

Property:

	Group		Charity	
	2023	2022	**2023**	2022
	£	£	**£**	£
0 - 1 year	**140,649**	189,840	**134,477**	181,384
1 - 2 years	**29,539**	70,919	**26,453**	64,222
2 - 5 years	**-**	3,896	**3,896**	3,896
Total	**170,188**	264,655	**164,826**	249,502

16. MOVEMENTS IN FUNDS

Group and charity

	At 1 January 2023 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 December 2023 £	At 31 December 2022 £
Restricted funds:						
Total restricted funds	**1,919,349**	**9,971,671**	**(10,176,251)**	**(1,194,789)**	**519,980**	1,919,349
Unrestricted funds:						
General funds:						
Charity	71,409	769,441	(1,955,173)	1,243,683	**129,360**	71,409
Village Aid	48,894	56,875	(11,307)	(48,894)	**45,568**	48,894
Subtotal	**120,303**	**826,316**	**(1,966,480)**	**1,194,789**	**174,928**	**120,303**
Designated funds:						
General Funds held by CUMO	1,736,427	1,927,402	(2,305,767)	-	**1,358,062**	1,736,427
Total unrestricted funds	**1,856,730**	**2,753,718**	**(4,272,247)**	**1,194,789**	**1,532,990**	1,856,730
Total funds	**3,776,079**	**12,725,389**	**(14,448,498)**	**-**	**2,052,970**	3,776,079

The funds carried forward at 31st of December are:

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

b. **Unrestricted Funds**
   i. General funds – these funds represent amounts which are expendable at the discretion of the trustees in furtherance of the overall objectives of the Group.
   ii. Designated funds – these are funds held by CUMO which are not currently available to the wider group.

Transfers from restricted funds into unrestricted funds are as result of a review of fund balances to identify funds held in restricted funds on projects that are now complete. The fund balances are reviewed once the final donor reports have been submitted and accepted by donor, if the likelihood of funder clawback is remote the remaining balance is considered unrestricted.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

GROUP:	Restricted funds £	Designated funds £	CUMO £	General funds £	2023 Total Funds £	2022 Total Funds £
Tangible fixed assets	-	-	**285,005**	**91,524**	**376,529**	583,377
Current assets	**519,980**	-	**2,408,547**	**3,674,438**	**6,602,965**	6,953,066
Current liabilities	-	-	**(1,384,362)**	**(3,515,722)**	**(4,900,084)**	(3,760,364)
Long term liabilities	-	-	-	**(26,440)**	**(26,440)**	-
Net assets at 31 December 2023	**519,980**	-	**1,309,190**	**223,800**	**2,052,970**	
Net assets at 31 December 2022	1,919,349	-	1,736,424	120,306		3,776,079

18. SUBSIDIARY UNDERTAKINGS

CUMO

The charity controls CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi. Accounts for CUMO have been prepared and audited in Malawi Kwacha for the year ended 31 December 2023. These accounts have been consolidated into United Purpose's accounts on a line by line basis and are identified separately on the face of the consolidated statement of financial activities.

United Purpose Trading Ltd

United Purpose Trading Ltd was a company limited by guarantee, incorporated in the UK. It ceased trading on 31 December 2022. United Purpose Trading Ltd was dissolved on the 4th of July 2023.

Village Aid

The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the period ended 31 December 2023 and assets and liabilities as at 31 December 2023 are shown below. Full accounts are filed with the Companies House.

18. SUBSIDIARY UNDERTAKINGS (continued)

Village Aid income and expenditure summary

	Restricted £	Unrestricted £	2023 Total £	Restricted £	Unrestricted £	2022 Total £
Income	-	56,875	56,875	-	62,739	62,739
Expenditure	(48,894)	(11,307)	(60,201)	(11,949)	(66,982)	(78,931)
Net incoming/(outgoing) resources for the year	(48,894)	45,568	(3,326)	(11,949)	(4,243)	(16,192)
Funds at the start of the year	-	48,894	48,894	11,949	53,137	65,086
Subtotal	(48,894)	94,462	45,568	-	48,894	48,894
Transfers between funds	48,894	(48,894)	-	-	-	-
Funds at the end of the period/year	-	45,568	45,568	-	48,894	48,894

Village Aid balance sheet

	2023 £	2022 £
Assets	95,679	64,791
Liabilities	(50,111)	(15,897)
Net Assets	45,568	48,894
Restricted funds	-	-
Unrestricted funds	45,568	48,894
Total Funds	45,568	48,894

19. CAPITAL COMMITMENTS

At 31 December 2023 there were no capital commitments (31 December 2022: Nil).

20. RELATED PARTY TRANSACTIONS

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

At the end of 2023 the intercompany balance between United Purpose and Self Help Africia was £2,396,703 (2022: £2,378,714), see Note 13.

21. CONTINGENT ASSETS

The unsold carbon credit units held at 31 December 2023 are 12,378 (31 December 2022: 6,249 units). Units sold after December 2023 are 64,708 with a price range per unit of €3.8 (31 December 2022: 77,622 units with a price range per unit of €4.63). The sale of carbon credits continues to contribute to the ongoing costs of the carbon projects and to the general funds of the charity where there are excess funds available.

22. LEGAL STATUS OF THE CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

23. POST BALANCE SHEET EVENTS

From 1 January 2024 United Purpose Malawi ceased to exist, and all current projects were transferred to Self Help Africa Malawi.

24. COMPARATIVES

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

24. APPROVAL OF THE ACCOUNTS

The financial statements were approved by the board on the 31st of March 2025.

UNITED PURPOSE

England & Wales - Charity number 272465

Accounts

United Purpose

Beyond aid

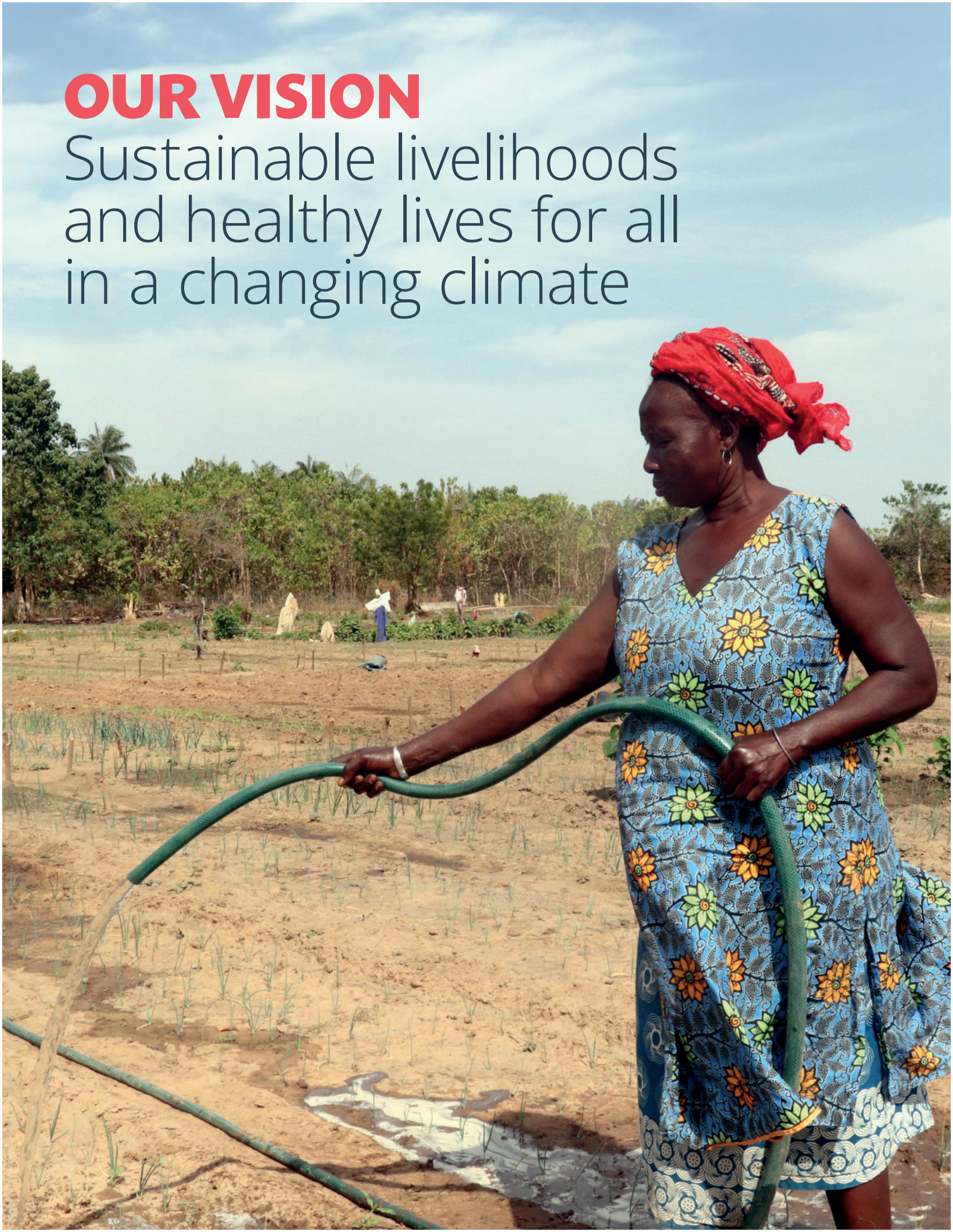
ANNUAL REPORT 2022

Company number: 01278887

www.united-purpose.org

OUR VISION

Sustainable livelihoods and healthy lives for all in a changing climate



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Front cover: Mercy Akpan, with child Israel Ali Ugbem, from Ijiraga ward in Yala Local Government Area, Cross River State, Nigeria.
Page 2: Onion farmer in Kalagi, Western Division of The Gambia waters her crops. © Bacary Mane for United Purpose.

INTRODUCTION

A NEW CHAPTER

Rising costs, economic pandemic challenges, conflict and extreme weather caused by climate change meant 2022 was another relentlessly hard year for the communities we work with in Africa and beyond.

by Feargal O'Connell
Chief Executive, United Purpose/
Self Help Africa

In 2022, just as the world cautiously emerged from the grip of the COVID-19 pandemic, a global food crisis driven by climate change and fuelled by conflict tightened its hold on the communities we work with.

Referred to by some as 'the year of the polycrisis', 2022 saw our teams grapple with the impact of multiple emergencies overlapping. The economic aftershocks of the pandemic combined with the conflict in Ukraine, which pushed up fuel, food and fertiliser prices, meant humanitarian needs rocketed. And extreme climate-related weather events worsened disease outbreaks and continued to put pressure on the lives and livelihoods of the rural communities we work with and for.

In Bangladesh and Malawi, cyclones hit vulnerable communities the hardest – taking lives, displacing families, damaging homes and destroying crops and livelihoods. Our experience in disaster preparedness and early warning systems meant we could respond quickly.

We joined international agencies, local disaster management committees and community-based organisations to assist affected communities, supporting them to implement the cyclone preparedness and early action plans we had been preparing to help save lives and protect families' valuable assets. Malawi also experienced the deadliest cholera outbreak in its history, leading the Government to declare a public health emergency in December 2022.

There is no denying the huge challenges facing the communities we work with in Africa and beyond. The numbers of people needing support remain staggering. But we know that the work we are doing in partnership with those communities, local and national Governments, civil society organisations and other local and international organisations will enable disadvantaged and vulnerable communities to take greater control over their own lives in the longer-term – helping them earn more from their work and securing sustainable sources of water, sanitation and hygiene.

Feargal O'Connell,
Chief Executive, United Purpose/
Self Help Africa

> *We know that the work we are doing will enable vulnerable communities to take greater control over their own lives*

WE HAVE REACHED NEARLY *

5.4

MILLION PEOPLE

***just over 1 million people in Bangladesh, Ethiopia and Malawi through five emergency humanitarian response projects run with our sister organisation, Self Help Africa**

Chikondi Ulemu with daughter Yankho in their backyard garden, Malawi

LETTER FROM THE CHAIR

In what has been another complex year for the communities we work with, a focus on partnerships old and new has remained crucial to ensure we are all well equipped to face the challenges posed by climate change.

by Mary Robinson
Chair, United Purpose

In The Gambia, where altering weather patterns increasingly demand new approaches from farmers, the head of our demonstration farm, Ousman Manneh, recently told us "seeing is believing".

He was referring to the farm's focus on growing higher-value, 'exotic' crops that many Gambian farmers do not believe they can grow in the country – like sunflowers, strawberries, ginger and garlic.Ousman and his team of agricultural experts are on a mission to change that and, with our support, have been nurturing a demonstration and learning farm as part of our Transforming Access to Markets project – touring the country and welcoming communities to the land, to show the next generation of Gambian farmers what is possible and inspiring them to diversify (and increase) their income.

Such climate-smart farming projects have never mattered more. During 2022, we continued to support communities as they grappled with the significant threat to their lives and livelihoods that climate change poses.

Despite the continent being responsible for less than 10 per cent of global greenhouse gas emissions, more than 110 million people living there were directly affected by weather, climate and water-related hazards in 2021. At least 5,000 people lost their lives to climate-related incidents, with nearly half of those deaths linked to drought (48 per cent) and 43 per cent to flooding.

These numbers make sobering reading and it's easy to feel overwhelmed. But we know that when we work together, we can make a positive difference.

Climate change is a huge challenge that affects us all. Strategic partnerships with like-minded organisations are vital to effectively support the worst affected communities. So, as members of the Global Evergreening Alliance, we were delighted when the Alliance secured the first tranche of a US$150m financing package from Climate Asset Management in 2022, helping kick-start 'Restore Africa' – an initiative to restore 1.9 million hectares of land and work directly with 1.5

Strategic partnerships with like-minded organisations are vital to effectively support the worst affected communities.

Ousman Manneh tends to crops at a demonstration farm in The Gambia, supported by United Purpose. Credit: Bacary Mane

million smallholder farming families, across six African countries – Kenya, Ethiopia, Malawi, Tanzania, Uganda, and Zambia. We are proud to be implementing some of this work.

Partnership also remained a focus within our organisation, following our 2021 merger with Self Help Africa – an NGO with a similar mission and vision. The process to move forward as a united team continued apace. As work began to unify our brand by adopting the name 'Self Help Africa' on the continent and Self Help Bangladesh and Self Help Brazil, we identified and developed our shared values and behaviours.

The milestone merger between our organisations has expanded our reach to new countries in Africa and brought new expertise to our joint organisation, making us stronger and more effective as we face the many challenges confronting disadvantaged communities worldwide.

Mary Robinson
Chair, United Purpose

United Purpose

WHAT WE DO

CLIMATE SMART

Those least responsible for climate change are the most affected by it. We support vulnerable communities to adapt to changing

climates and extreme weather events, including through disaster preparedness and climate-smart agricultural techniques.

ENTERPRISE

We nurture small businesses and encourage enterprise, enabling households to earn a vital alternative source of income.

GENDER

We're working to level the gender field in sub-Saharan Africa and beyond. Advancing gender equality is critical to a healthy society – from reducing poverty to promoting the health, education, protection and wellbeing of all.

MICROFINANCE

We invest in people – providing access to small loans through microfinance gives impoverished rural families the means to improve their farms, so they can grow, eat and sell more.

COOPERATIVES

We bring communities together. Working as a cooperative means entrepreneurs and farmers can access new markets and earn more.

AGRICULTURE & NUTRITION

More than 70% of Africa's poorest people live on small farms. We help farming families achieve their potential to grow and earn more from their land.

RIGHTS & ADVOCACY

We work with community organisations and individuals to increase awareness of their rights so they can gain agency over their own lives and move Beyond Aid.

In Cox's Bazar, United Purpose is working with host communities to strengthen their resilience and encourage social cohesion

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

UNITED PURPOSE SUPPORTED
102,871
FARMERS TO IMPROVE
THEIR METHODS

WHERE WE WORK

OVER

44

PROJECTS ACROSS 8 COUNTRIES

Binta Sonko from Koudioube village, collecting onions from the forest community garden, Senegal.
© Jason Florio

UNITED PURPOSE
IMPACT SNAPSHOT

55,643

Households accessed renewable energy

102,871

Farmers improved their methods

85,263

Households accessed cleaner, greener cook stoves

379,970

Trees were planted to support communities' climate resilience

PREPARING A NEW STRATEGY

A United Purpose colleague at work on the Child-Friendly Community Initiative in Nigeria

The development of a new five-year strategy provides a road map that can guide us in our work to alleviate poverty and hunger in the years ahead

In 2022, United Purpose and Self Help Africa commenced the development of a new joint five-year global strategy, 'Sustainability and Resilience in a Changing Climate' to take effect from 2023-2027.

The new strategy positions the threat of climate change and the impact on rural poor communities in the countries where United Purpose works, as the context within which future planning must to be framed. The strategy, which launched in early 2023, defines the organisation's goals and the necessary resources, and impact measurements for its success.

Collaboration was key to the development of the new strategy. Planning and consultations took place at Board, programme country and headquarters level. An external consultant facilitated the process and supported the preparation of the new strategy. In addition, over 300 staff shared their views in an online survey circulated as part of the development of the new strategy.

> *"Collaboration was key to this strategy*

The new global strategy, was formally adopted by the Board of Directors at their first meeting in early 2023. 'Sustainability and Resilience in a Changing Climate' acknowledges the recent and rapid growth within the organisation, specifically resulting from the merger with Self Help Africa, that had added hundreds more staff to the workforce in late 2021.

The strategy reshapes the organisation's global mission to alleviate hunger, poverty, social inequality and the impact of climate change through community-led, market based and enterprise-focused approaches. It outlines the focus of our work as supporting agriculture and food systems, maintaining sustainable landscapes, and providing support to communities to adapt to a changing climate.

Khady Sarr, a Njogen Farmer field School student in The Gambia, with her raised cabbage beds
© Jason Florio

EARLY WARNING AND PREPAREDNESS

Climate change is an increasing threat to the world's most vulnerable communities. Paul Wagstaff, Head of our Global Technical Advisory and Research Team, explains how we work with communities to boost their resilience

by Paul Wagstaff
Head of Global Technical Advisory and Research Team

The rural, economically disadvantaged communities with whom United Purpose works are among the most vulnerable to climate change. For this reason, it's becoming increasingly important that we can not only help people adapt to changing conditions, but can also mitigate the effects. Improving preparedness and early warning mechanisms are key components in this work.

Forecasting short-term local weather conditions in our programme countries remains an inexact science. However, global medium-term forecasts based on ocean temperatures are becoming very accurate, and longer-term climate change-related trends appear to be more closely following the predictions made by climate models.

At United Purpose, a significant challenge we now have in our day-to-day operations is to ensure that the forecasts being received reach the communities we work with in time - whether that is through radio, text messages or village councils.

Too often in the past, farmers were warned about a coming drought when all they had were maize seeds unsuitable to survive the imminent poor rains and high temperatures.

Better meteorological and hydrological data is required to improve national weather and flood forecasts. Historically, meteorological stations tend to be sited at airports, agriculture research institutions and district offices. This left large gaps in coverage. We have been using a locally-based 'citizen science' approach to fill these gaps.

In Malawi, as well as in Zambia through our sister organisation Self Help Africa, this local infrastructure includes manual and automatic weather stations that have been set up in primary schools and community centres.

At these facilities, data is collected on a daily basis by community members, shared with the wider community and sent by SMS to district meteorological offices. River-line gauges have also been installed to warn downstream communities when river waters may be rising.

Following heavy rains in 2019-20 linked to the reversal of currents in the Indian Ocean (Indian Ocean Dipole), Eastern Africa experienced several years of drought associated with the La Niña reversal of currents on the Pacific Ocean (ENSO).

Recently, that situation has reversed. The planet is now experiencing the start of a new El Niño event. This will

reduce rainfall in Southern Africa, Eastern Bangladesh, Southeastern Brazil, and will also increase rainfall in Eastern Africa.

In preparation for the anticipated poor rains in Zambia, Malawi and Mozambique, our teams are advising farmers to take out insurance before premiums rise, and to adopt conservation agriculture minimum tillage approaches that were proven to be an effective way of minimising crop losses during the 2018-19 El Niño .

Furthermore, farmers are being advised to access drought-tolerant seeds for more resilient crops, including pearl millet, sorghum, cassava, cowpea, Bambara groundnuts, and chickpeas. Opportunities to deepen water wells and steps to introduce school feeding programmes are being examined.

Our Self Help Africa colleagues are also preparing communities in East Africa for heavy rains, and an anticipated increase in water and mosquito-borne diseases and the possible displacement of people living in the low-lying areas around the fringes of Lake Baringo, Kenya. Self Help Africa's soil and water conservation structures in the mountainous region of Southwest Uganda effectively protected the community here from landslides during the heavy rains of 2019-20, so these structures are being repaired to cope with heavy rains.

With an increasingly hostile climate and extreme weather events being experienced all over the world, working with local communities to adapt to, and cope with, the worst effects of the climate crisis will become evermore important to our programmes in the future.

> *"It is important we help people adapt to the conditions and mitigate the effects*

Community members constructing a deep trench in Mtemwende, Malawi

PROTECTING LAND IN A CHANGING CLIMATE

Soil preparation at Radville Farm, The Gambia

Edward Meleki, Senior Global Advisor on Climate Change, Agroforestry and Natural Resource Management, explains why restoring, conserving and managing land is a vital part of our work

by Edward Meleki
Senior Global Advisor on Climate Change, Agroforestry and Natural Resource Management

Natural resources on farms and communal land are amongst the most precious assets available to the people with whom we work.

Therefore, the protection, preservation and rehabilitation of these lands and environment are critical, if they are to provide and support a sustainable future for these communities.

Across our portfolio, smallholder farmers as the principal custodians of the land are engaged in a range of community natural resource management activities designed to conserve natural resources.

> *We must ensure land use is sustainable and support efforts to restore, conserve and rehabilitate lands that have become degraded and depleted*

Conserving these precious natural resources in various ecosystems ensures a continuous and sustainable supply of products and services derived from them.

Both food and non-food products are derived from the restoration, conservation and careful stewardship of natural resources. But, the benefits don't end there.

A well-conserved and managed ecosystem also provides communities with nutrient cycling, water cycling, soil formation and retention, as well as habitats of various fauna and flora, pollination of crops, decomposition, erosion and flood control, reduction of siltation and landslides, water purification, carbon storage and climate regulation.

In the face of increasing and relentless pressure placed on natural resources by rising human populations and climate change effects, we must redouble our efforts. We must ensure that land use is sustainable, and support efforts to restore, conserve and rehabilitate lands that have become degraded and depleted.

It is only by restoring, conserving and managing degraded ecosystems that we will bring back disappearing biodiversity, and restore the natural structure and systems of forests, grasslands, soils, hills, mountains, streams, lakes, rivers, and oceans.

United Purpose and Self Help Africa have been working to restore, conserve and manage degraded and degrading landscapes through afforestation, reforestation, and revegetation in a broad range of our programmes, including in Kenya, Uganda, Malawi, The Gambia, Senegal, Ethiopia, and Zambia.

As of December 2022, a total of 26,975 hectares were under natural resource management practices and plans. This enables these areas to be fully restored, conserved, and managed by farmers. We are currently working with more than 100,000 smallholder farmers, supported by 316 Community Natural Resource Management Committees to enhance agrobiodiversity and conserve various ecosystems in farming landscapes.

Over the coming years, we will continue working with Community Natural Resource Management Committees and more than 200,000 farmers to restore, conserve and manage slightly over 150,000 hectares of degraded ecosystems (Marine and Terrestrial) and grow 35 million diverse trees species through tree planting and or natural regeneration in various projects.

The cook stoves fuelling Malawi's fight against energy poverty

More than three quarters of a million energy-saving fuel stoves have been distributed by United Purpose and Self Help Africa in Malawi in the past decade.

The 'Chitetezo Mbaula' stoves (meaning 'protecting stove' in local dialect) project has generated approximately €400,000 in additional income for the (mainly) women's groups who manufacture the clay devices, while generating more than €150,000 more in income for traders and agents who sell them.

In a country where just 14 per cent of households have access to electricity and where most rely on open fires and charcoal to meet their home cooking needs, the initiative has halved fuelwood consumption, reduced pollution and saved time and money for local households using the stoves.

Not only do the stoves require less fuel for cooking, they also burn on alternate energy sources, including maize cobs, pigeon pea stalks and other crop residues. This means fewer trips to collect firewood, which expose women and girls to greater risk of sexual assault and violence.

The name "Chitetezo Mbaula" refers to both the safety of the device and its ability to protect forestry in a country that has lost more than 30 per cent of its tree cover in the past 40 years. The stoves have an average lifespan of three to four years.

In an associated initiative, we have also started promoting the use of a complimentary alternative 'Zipolopolo' (meaning 'bullet' in the local language) stove , which burns pellets made from agricultural waste - specifically compressed groundnut shells – as an alternative to illegal, unsustainably produced charcoal; the dominant cooking fuel for urban households and one of the leading causes of Malawi's deforestation.

Making an energy-saving fuel stove

ABOUT CUMO MICROFINANCE

People doing business transaction with a point-of-sales terminal

CUMO Microfinance is one of Malawi's largest microfinance service providers with a focus on working with extremely rural communities.

CUMO Microfinance is a rural bank that started as a small pilot project to provide loans to just 100 rural farmers in Malawi around 25 years ago. Since then, CUMO has grown exponentially. Last year, it disbursed €6.8 million of loans to its rural and economically disadvantaged client base.

The bank has more than 72,000 members and a network of 4,368 Village Savings and Loans Associations, which it operates in 23 of Malawi's 28 districts.

CUMO provides loan services tailored to client needs. Most borrowing is linked to on-farm agro-processing and smallholder farm trading activities.

Recently, the bank became the first finance institution in Malawi to offer life insurance to small-scale farming households and insurance to farmers to protect against crop failure.

Established in 2000 as a project funded by the UK's Department of Foreign and International Develop-

ment (DFID), CUMO Microfinance has - in four of the past eight years - been awarded the highest compliance rating by the Reserve Bank of Malawi, the only non-deposit taking institution to have achieved such a rating.

Alongside its comprehensive package of banking services including savings, loans and insurance services, CUMO also supports its rural membership with a range of financial literacy and entrepreneurship support through a digitised mobile CUMO Entrepreneurship Training Centre.

Since the Centre's inception, an estimated 76,000 Malawians have accessed training services.

Most (84%) of CUMO's clients are women and many access loans to support agro-processing and other farm trading activities. Nearly all (96%) of the bank's clients live on less than two acres.

CUMO, which is run from a head office in Lilongwe, has also been involved in supporting social cash transfer programme recipients - assisting people in receipt of cash transfer humanitarian aid to start savings.

This allows them to accumulate assets, start small businesses and allows for a higher degree of financial security.

> *"Most of CUMO's clients are women and many access loans to support their farming*

Most of CUMO's clients are women and many access loans to support trading activities.

RESPONDING TO THE ROHINGYA REFUGEE CRISIS

United Purpose has been responding to the Rohingya refugee crisis, since hundreds of thousands of people fled the borders into Bangladesh

by Sriramappa Gonchikara
Country Director,
United Purpose
Bangladesh

In late 2017, hundreds of thousands of Rohingya, many of them children, made the frightening exodus from Myanmarin a desperate bid to escape violence and ethnic cleansing in neighbouring Myanmar. They joined around 300,000 refugees that were already living in southern Bangladesh, following previous displacement.

Today, almost a million Rohingya are living in refugee camps in Cox's Bazar in Bangladesh, relying entirely on humanitarian assistance for protection, food, water, shelter and health, and living in temporary shelters in highly congested camp settings. Their presence has had an adverse knock-on effect on local communities too. Farmers and fishermen have been displaced, and farmlands already vulnerable to flooding and cyclones have experienced degradation and further depletion of the region's limited natural resources.

With support from the International Organisation for Migration (IOM) and Global Affairs Canada, United Purpose formed 54 self-help groups amongst the host community in Bangladesh, and provided business development and management training to more than 2,800 people, 87% of whom were women.

The initiative supported the development of 3,500 adaptive business plans by host community members who had been displaced from their livelihoods, and supported a further 1,350 people to scale up their existing businesses through technical training opportunities.

> *"Our efforts include social cohesion and climate change resilience*

The latest work builds on previous United Purpose activities, and follows previous efforts supported by IOM to create several thousand new job opportunities for youth who had lost their farmland or jobs to Rohingya refugees settled in in Cox's Bazar. Importantly, these efforts included social cohesion and climate change resilience programming to limit the complex nature of the emergency and the growing risks of severe weather events and violence between Rohingya and the host community.

United Purpose will seek to work with local partners, including civil society and public sector, to strengthen local capacity to create contextualised livelihood and peacebuilding programming in the region as part of the 'Grand Bargain,' an agreement between the biggest donors and aid organisations, that aims to get more means into the hands of those who need it.

United Purpose has been supporting response to the Rohnigya crisis in Cox's Bazar, Bangladesh
(Shutterstock SK Hasan Ali)

CASE STUDY The Gambia

Fatou Mjie

When the solar-powered water system supplying Fatou Mjie's village broke down, the community didn't have the resources or training to fix it.

Like many others in Touba Pakala village, in The Gambia's Central River Region, the 30-year-old rice farmer had to spend most of her day walking to fetch water.

Supported by United Purpose, the solar-powered system has now been repaired, and is providing a safe, clean supply of water – giving precious hours back to Fatou and the many other women and girls traditionally tasked with water collection. The work is part of a project in The Gambia being funded by the Waterloo Foundation, FORSA and Dublin City Council.

"I walk to this community tap eight times a day to fetch water because I cook, wash dishes and wash clothes, and those activities all require water," said Fatou, a rice farmer and village water committee member.

"We now have extra time to do other activities and it reduces the stress and hassle of collecting water outside our community. We also have time to relax and enjoy a little time off for ourselves."

In many rural areas of The Gambia, hand pumps are breaking or have broken, and even newly-installed solar-powered systems, like the one in Fatou's village, require ongoing maintenance.

United Purpose and local partners are collaborating with local communities to make access to safe water more sustainable.

Village committees are making decisions on water point management, and fees are being charged for water use, with the money then made available for management and maintenance. A network of local mechanics is now on hand to fix pumps, while a solar company has been retained to establish service contracts with rural communities and make regular maintenance visits.

Fatou, who relies on small-scale farming to earn a living, is keen to establish an irrigation system that would allow herself and other women in the village to set up their own market garden. At present, she walks several kilometres to farm rice, something that takes her away from her children for long periods of each day.

"A vegetable garden would reduce the frequency with which I would go to the rice field for work and would allow me more time to give good care to my children," she said.

CASE STUDY Senegal

Marieme Demba Ndiaye

Before participating in our Tekki Jiggen programme, rural entrepreneur Marieme Demba Ndiaye would not have researched the small print or shopped around before taking a loan to support her business.

Like many women entrepreneurs in rural Senegal, Marieme lacked access to the information she needed to make informed financial decisions about her juice and cereal business. However, after attending our microfinance training at the Chamber of Commerce in Thies, Marieme's outlook changed dramatically.

"Before the training, if we wanted to take a loan, we would go directly to the same microfinance company and request one then work out how best to invest it," she said. "We wouldn't ask for any information. They'd tell us the conditions of the loan and, even if the interest rate was too high, we'd just sign and leave with the money."

A lack of access to financial information and training can dent women entrepreneurs' confidence and prevent them from accessing the microfinance they need to grow their income potential. Many feel too nervous about the interest rates offered and finance providers fail to proactively share details about the conditions with them. These are issues Tekki Jiggen was keen to address.

"The training in microfinance has given us new knowledge and confidence," Marieme said. "It has taught us that if we are considering borrowing, there's certain information we should be asking for first to weigh up the pros and cons and see if that offer is the right one for us. We've learned we are spoiled for choice. If this microfinance institution doesn't suit us then we can always move to another."

Marieme has also gained new digital marketing skills and is now using WhatsApp to expand her customer base.

"When we returned from the marketing training, I sorted out labels and packaging to better showcase my products – something I was not doing before – and started to do more proactive promotion through WhatsApp," she said. "Now, when I produce juice, I stick new labels onto the bottles and I post a picture on WhatsApp. My contacts see my status and the picture and share them with other people. Sometimes they recommend me to others. It's helping me attract new customers."

Training has enabled Marieme Demba to boost her business

CASE STUDY Bangladesh

Fatema Bibi

Food allergies and respiratory distress had made life at the refugee camp in Bangladesh's Cox's Bazar particularly difficult for 65-year-old Rohingya widow Fatema Bibi, whose symptoms always worsened when the weather was extremely cold or hot.

For Fatema and many Rohingya refugees living in Cox's Bazar, living conditions were difficult and access to medical services was limited.

To address this challenge, in partnership with local health and family planning staff, United Purpose launched its 'Survival Assistance for resettled Rohingyas through the continuation of humanitarian response and COVID-19 preventive Action' project (SARA, for short). The project has been offering health outreach services at two camps where Rohingya refugees like Fatema can benefit from primary healthcare and infectious disease management.

After visiting one of the camp's doctors, Fatema was diagnosed with asthma and musculoskeletal problems and given an inhaler and pain medication. A week later, a follow-up appointment confirmed her condition had improved and she started to feel better.

"Without this health post it would have been very difficult for us to get the treatment in this camp area, as there is no other health post near us," she said. "They provided me with medicine and advice that has helped me to survive in this difficult time. I am grateful to all of them from the bottom of my heart."

A Day in the Rohingya Camp Health Post

To help prevent the spread of infectious disease, the SARA project has sought to strengthen hygiene and sanitation practices by running two portable water supply networks in the camps that provide more than 1,300 households with fresh water every day.

CASE STUDY Malawi

Ephraim Kamtedza

Every morning before he leaves for his work, smallholder farmer Ephraim Kamtedza, from Malawi, prays for guidance. The 48-year-old's green field, just visible from his home, is evidence of the hard work he puts into growing food year-round for his six children.

Ephraim is a smallholder farmer participating in programmes we support – including improving community access to village savings loans (VSL) groups and growing nutritious and high yield orange fleshed sweet potato.

In Balaka district, where he lives, climate change has caused erratic rain so irrigation farming is essential to grow crops like the orange fleshed sweet potato sustainably. However, most farmers lack the resources needed to purchase farming inputs and the necessary irrigation technology.

"At first I used to hire a pump to help with irrigation," he explained. "For the crops to mature, I needed to irrigate seven times. This was expensive and time-consuming."

When Tropical Storm Ana hit in January 2022, Ephraim used a village loan to buy five 50kg bags of rice. The profits he made from selling that rice went back into his farming, providing additional income to support his family during a particularly difficult period. In 2020, he had also bought a motorised water pump using his village savings loan and profits from selling orange fleshed sweet potato. The purchase has since saved him thousands in leasing fees per farming season.

As a member of the VSL group, Ephraim has received training in VSL leadership, group dynamics, borrowing and loan management. He is now a VSL community-based trainer, overseeing five local groups with around 100 members.

"The food we farmed used to run out by November, forcing us to buy food until February," he said. "Purchasing food was inconsistent as my income was unstable, meaning our family struggled to eat at times. Now, we've learnt how to grow orange fleshed sweet potato and we've been able to sell and make profits from it, investing that money in so many ways."

Malawian farmer Ephraim Kamtedza waters his crops

2022 PROGRAMMES AT A GLANCE

An onion farmer in The Gambia's Western Division prepares the soil for planting

In 2022, United Purpose, implemented 44 projects across The Gambia, Guinea, Malawi, Mozambique, Nigeria and Senegal in Africa and also Brazil and Bangladesh.

We worked with smallholder farmers, farmer associations, cooperatives and agribusinesses to help farmers grow and sell more food, improve diets, diversify incomes and make their livelihoods more sustainable and resilient to external shocks reaching households.

While there were signs of a recovery from the worst impacts of COVID-19, macro-economic growth in target countries was impacted by external and internal shocks, including the effects of the war in Ukraine on global commodity prices (including food, fertiliser and fuel), the disruption of global supply chains and adverse weather conditions. Soaring levels of inflation also negatively impacted households' purchasing power.

> *"Soaring levels of inflation negatively impactedhouseholds' purchasing power*

BANGLADESH

Bangladesh made a rapid recovery from COVID-19 but faced political and economic challenges. Upcoming elections in 2024 have led to an increasingly challenging political atmosphere.

There was also ongoing conflict in the Chittagong Hill Tract Region, alongside environmental disasters in 2022.

Natural disasters, particularly floods in the Northern regions of Bangladesh affected approx. 7.2 million people in June 2023. This led to a large-scale humanitarian response in which we were involved.

Five projects ended in Bangladesh during the year, including the GIZ-funded project 'Mobilising rural women entrepreneurs for COVID-19 response and recovery'. This model is now being piloted in Kenya, Malawi and Nigeria.

Four new projects began in 2022, too. These included a women's business centres project funded by Coca Cola Foundation, a project to strengthen civil society within Cox's Bazar supported by IOM, and a Climate Bridge Fund project to enhance resilience.

BRAZIL

In Northeastern Brazil we continue our work to deliver a Government-funded 'Self-care alternative health pilot' project, which offers alternate treatments to complement public health care services. The project was expanded to four health centres.

On completing the pilot, the Brazil team began engaging Paraíba State government to discuss the possibility of scaling the project in the future.

Funding was secured from Electric Aid and Be One Percent to support the implementation of a menstrual health and income-generating project for women, which will work through five women's groups starting early 2023.

THE GAMBIA

Despite positive GDP growth, rising food prices undermined the pace of poverty reduction. The sharp increase in poverty was largely due to weaker growth in per capita GDP and high prices, which eroded the purchasing power of households.

The first GIZ-funded project to strengthen marketing federations was launched in 2022. A member-based association was established to support production and marketing of vegetables cultivated by women farmers in the six regions of the Gambia. The project also built on the successful impact of an earlier biofortification project.

The Gambia team continued the implementation of the three-year, EU-funded "West Africa Competitiveness Programme". Participants at 120 farmer field schools (95 per cent of whom were women) received training on climate smart agriculture and resilience, good agronomic practices, record keeping, financial management and negotiation skills. A new project to provide farmers with market prices for agricultural products and climate information was also launched.

A total of 3,234 farmers (2,729-Female and 505-Male) were reached in a biofortification and nutrition project. Farmers produced 67,790 orange-flesh sweet potato vines, which led to the production of 59 tons for consumption and marketing. A number of projects came to an end in December 2022. All co-financing requirements were met through Village Aid, FORSA, and Dublin City Council.

GUINEA

The ENABEL-funded INTEGRA programme continued promoting local and inclusive development and contributing to the prevention and limitation of irregular migration, as well as fostering the reintegration of return migrants and the sustainable, socio- professional integration of young people in Guinea. It did so in collaboration with GTZ, ICC, ENABEL, UNDP and UNCDF.

As part of the INTEGRA programme, the project aims to reach 4,736 young people through the INTEGRA functional literacy and economic integration programme and provide training, support, and certification of 2,460 young people. By 2022, 37 training centres were set up, enabling 3,406 young people to receive literacy training, and helped 2,460 young people to develop business plans.

> *"INTEGRA promoted local and inclusive development in Guinea in 2022*

MALAWI

In 2022, the Sustainable Production, Economic growth, Accountability and Resilience (SPEAR) project was extended for a year.

The SPEAR project serves as the foundation for the next cycle of funding from Irish Aid, due to launch mid-2023. 74 grain banks with 13,685 (5,751 men and 7,934 women) members have been organized into 9 productive groups of which 7,736 (2,799 men and 4,937 women) grain bank members have been linked to cooperatives. A total of 6,312 (2,017 men and 4,295 women) community members during the lean season accessed grain loans amounting to 7,088 bags of 50kg maize each.

The SHASHA schools project concluded. With UNICEF support, 15 schools in the SHASHA project completed works to include disability-inclusive features and a changing room for improved menstrual hygiene management.

Elsewhere, we supported UNICEF with rolling out Cholera prevention activities in nine hard hit districts. This programme was in complement with the COVID-19 vaccine intervention that also launched in 2022. The rehabilitation and repair of boreholes assisted 14,249 people to access safe drinking water and sanitation services.

The flagship five year EU-funded BETTER programme ended in December 2022. A consortium project that was implemented with a number of partner agencies, BETTER reached a total of 380,991 smallholder farming households (152,397 Males 228,594 Females) in 12,943 farmer field schools (FFS) spread across 78 Extension Planning Areas (EPAs).

MOZAMBIQUE

In Mozambique in 2022, United Purpose launched seven projects. The largest of these was the third phase of the Government's multisectoral 'Transparent Governance for Water, Sanitation and Health' programme (or GoTAS III, for short). Funded by The Netherlands Development Organisation 'SNV', it aims to improve the health of 36,000 women and men living in rural areas of seven districts in Niassa Province through governance, water supply, sanitation and health promotion.

The remaining projects were the UNDP-funded 'Decentralization for Development' and 'Initiatives to Promote Provincial Decentralization in Niassa and Nampula', which support the Government's decentralisation efforts; 'Improving Food Security & Economic Empowerment', funded by Action on Poverty and the Australian Government, which is a regional food security project implemented in Ethiopia, Malawi and Mozambique focused on improving farmers' access to high quality seeds, training sessions and markets; the Medicor Foundation-funded 'Strengthening WASH systems for sustainable and inclusive WASH services in schools across Lichinga District, Mozambique'; and the Penny Appeal-funded projects 'Cyclone Idai recovery' and 'Food distributions to IDPs in Niassa province'.

Four projects also ended in 2022, including the International Fertiliser Development Centre-funded 'Transfer Efficient and resilient Agricultural technologies through Market Systems'. The TEAMS project, funded by Swedish International Development Cooperation Agency (SIDA) and IFD, also ended in December 2022. It improved people's access to enough nutritious food locally by supporting 40,500 farmers to access better agricultural inputs, such as improved seeds; training extension officers who then supported farmers; improving irrigation systems; addressing post-harvest losses; and supporting farmers to market their crops in the region.

The 'Improving Food Security, nutrition, income and livelihoods for smallholder farmers in Ethiopia, Malawi and Mozambique' project also ended in 2022. It was one of many projects to come from Self Help Africa/United Purpose's long-standing relationship with Australian donor Action on Poverty. This project supported 842 smallholder farmers to improve food security, food safety and nutrition while promoting climate resilience. An important part of the project included promoting orange-fleshed sweet potato varieties as nutritious and marketable crops, supporting smallholders in demand-building exercises and cultivation. The success of this project led to it being renewed for another phase.

SENEGAL

Senegal is one of Africa's most stable countries, with three peaceful political transitions since independence in 1960. While Senegal has so far been spared the violence engulfing the region, terrorist group activities in neighboring countries and cross-border trafficking risk fueled instability.

The COVID-19 pandemic and ongoing conflict in Ukraine reduced Senegal's economic growth in 2022, with food and energy prices higher, trade disrupted, and less private investment. The pandemic significantly altered the country's economic outlook, affecting tourism, transport and exports. Senegal has responded with several containment measures and has implemented an economic and social resilience programme but limited fiscal buffers and safety nets, a vulnerable healthcare system, and a large informal sector pose challenges.

Despite numerous COVID-19 restrictions, United Purpose/Self Help Africa continued delivering project activities and maintained a consistent team. Four new projects were contracted throughout the year. The EU-funded 'Gestion des forêts de mangrove du Sénégal au Benin' project, which focuses on mangrove protection, restoration and management, created a national working group for mangrove ecosystem protection and the first cross-border mangrove ecosystem protection platform with representatives from Guinea, Guinea Bissau and Senegal. This project enabled the organisation to build its relationship with the International Union for Conservation of Nature, leading the project, and become a key organisation in Senegal's efforts to tackle climate change and marine conservation.

The third phase of the Koranic school's project was also contracted and enabled us to build on our previous work with school children and young people through better access to education. The project reduced child begging by 40 per cent and expanded our work on children's rights to two new regions. At least 1,000 children benefited from a holistic package of education, health and vocational training.

Women boiling palm nuts from the community forest to separate oil in Casamance. Credit: Jason Florio

A child is weighed to check their nutritional status as part of a community-focused project in Nigeria

NIGERIA

The economic situation in Nigeria deteriorated in 2022. According to the World Bank, up to 5 million more Nigerians were plunged into poverty during the year.

As Nigeria prepared for the 2023 general elections, political tensions heightened and the security situation worsened. High levels of violent crime by non-State actors persisted, affecting people across the country. An estimated 8,000 people were killed and thousands were kidnapped.

Humanitarian needs were high. Social and economic hardship linked to the COVID-19 pandemic combined with flooding – which caused displacement, loss of life and damage to farmland – exacerbated the already fragile food and nutrition security of Nigeria's most vulnerable. This was further compounded by tighter constraints on humanitarian access, higher food prices, and supply chain disruptions linked to the conflict in Ukraine. At least one in two Nigerians (more than 100 million people) experienced moderate or higher levels of food insecurity in 2022, according to the World Food Programme.

United Purpose ran two projects in 2022. The UNICEF-funded project 'Empowering community and youth' started during the year, which aimed to improve government, local government, and community capacity to provide services that promote child-centered approaches to service delivery, where every child has access to quality essential services. A series of community planning workshops were held during the year, and an enumeration exercise identified eligible children and families within the project area. The second project was the GIZ-funded 'Scaling rural women entrepreneurs for community-led digital adaptation and resilience in Africa', which runs until October 2023.

Rose Enya and her son John celebrate the arrival of his birth certificate, allowing him to better prepare for his future.

COUNTRY POLICIES WE ENGAGED WITH

MALAWI

In Malawi, United Purpose/Self Help Africa was committed to promoting neglected and under-used crop species (NUS), such as millet and Bambara nut. In partnership with the Lilongwe University of Agriculture and Natural Resources, farmers were supported to multiply NUS seeds. The next step will be to get the seeds certified under the Quality Declared Seed (QDS) system by the seed services unit. This will help with the propagation and commercialization of the NUS seeds, which will support farmers in their climate adaptation efforts, as well as their food and nutrition security. At the national level, the project continued to push for the recognition of QDS for these local NUS varieties. United Purpose/Self Help Africa, in partnership with Queen's University Belfast, continues to promote the Targeted Selective Treatment (TST) approach among goat farmers and extension workers in Malawi. Efforts are underway to integrate this low-cost and effective approach into the agriculture extension policy in Malawi.

BANGLADESH

In Bangladesh, the EU-funded Leadership to Ensure Adequate Nutrition (LEAN) project continued to work on improving nutritional governance in Chittagong Hill Tracts through a multi-sector nutrition approach. LEAN has been working with central and local governments, facilitating nutrition coordination committees and building the capacity of line departments on nutrition-sensitive and nutrition-specific interventions. The aim remained to support local and central authorities to include a nutrition budget in their annual plans to embed nutrition interventions in authorities' activities. This has the potential to improve the nutritional status of millions of households in Bangladesh.

Sumaiya, an active member of the adolescent club run as part of the Leadership to Ensure Adequate Nutrition programme in Bangladesh.

Directors Report and Consolidated Financial Statements

for the financial year ended 31 December 2022

Governance, Structure and Management

The trustees present their strategic report and the audited financial statements for the year ended 31 December 2022. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities, applicable to charities preparing their accounts in accordance with FRS 102. This trustees' annual report includes a directors' report as required by company law.

Legal Structure

United Purpose is a charitable company limited by guarantee, with registration number 1278887 and charity number 272465, renamed from Concern Universal in November 2016. It was incorporated on 27 September 1976 and established under a memorandum and articles of association (subsequently updated by special resolution in November 2003 and October 2019), which set out the objects and powers of the charitable company.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa. Gorta is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. In accordance with the merger agreement, United Purpose remains a separate legal entity as a wholly owned subsidiary of Gorta.

How we work

United Purpose is a movement of people and organisations. In the UK, these organisations include Village Aid, a Derbyshire-based fundraising charity, and International Inspiration, the London Olympics initiative that uses sport as a tool to promote development and peace. There is also United Purpose Trading, a vehicle for our carbon initiative where we sell carbon credits generated through our development projects. Our movement also includes CUMO, a Malawi-based microfinance organisation that was set up in 2000 with a grant from UK Aid.

United Purpose's central office in Cardiff, along with the Gorta Group HQ plays a support role to our country's programmes and leads on global strategy development and delivery, governance, organisational funding, communications and public affairs efforts, as well as financial management and planning.

We have a devolved structure, with our country offices taking the lead on country strategy development (under the umbrella of our Global Strategy), programme delivery and management, grant fundraising and managing relationships with partners and donors. In 2022 we operated country offices in Bangladesh, Brazil, Guinea, Malawi, Mozambique, Nigeria, Senegal and The Gambia. We deliver projects directly, through our partners and/or through an advisory role with partners.

We work in partnership with many organisations because we believe sustainable change will only happen when we harness the collective knowledge, skills and resources of a wide range of actors – starting with community-level partnerships. We carefully consider the experience, reach and governance of potential partners, as well as the value they will add to our work. We closely monitor how grants are spent.

Directors and Other Information

BOARD OF DIRECTORS	Mary Robinson, Chair	
	Catherine Cottrell	
	Catherine Fitzgibbon	*(resigned 30 June 2022)*
	Carmel Fox	*(resigned 28 February 2023)*
	Michael Gormley	*(resigned 28 November 2022)*
	Hadi Husani	
	Geoff Meagher	*(appointed 28 February 2023)*
	Dervla Owens	
EXECUTIVE DIRECTOR ON 31 DECEMBER 2022	David Dalton	
REGISTERED OFFICE	Office 124 (Lewis Street) W2 1st Floor Wellington House Wellington Road Cardiff CF11 9BE	
REGISTERED NUMBER OF INCORPORATION	1278887	
REGISTERED CHARITY NUMBER	272465	
LEGAL FORM	Company Limited by Guarantee	
SOLICITORS	Geldards LLP 4 Capital Quarter Tyndall Street Cardiff CF10 4BZ	
COMPANY SECRETARY	Melissa Thomas	*(appointed 14 Dec 2022)*
	Peter McDevitt	*(resigned 14 Dec 2022)*
BANKERS	Standard Chartered Bank 1 Basinghall Ave London EC2V 5DD	
	The Royal Bank of Scotland 94 High Street, Maidstone Kent ME14 1SA	
AUDITORS	Sayer Vincent 110 Golden Lane London EC1Y 0TG	

Board

The charity's trustees are appointed as directors of the company and are also its members. The trustees have no beneficial interest in the charity. The trustees of United Purpose govern the charity's activities and are legally responsible for the overall control of the charity and for ensuring it is properly managed.

The trustees delegate responsibility for the day-to-day running of the charity to the Executive Director of Gorta T/A Self Help Africa, who reports directly to the Board and manages the execution of the strategy as directed by the Board. The Executive Director is assisted by a Senior Leadership Team comprising those who have responsibility for programmes, external affairs, finance and operations. All trustees give their time voluntarily and receive no benefits from the charity.

Trustee recruitment and appointment

United Purpose recognises that an effective Board of Trustees is essential if the charity is to achieve its objectives. Individual trustees must have sufficient knowledge, both of trusteeship in general and the charity's activities, to enable them to carry out the role and to represent the charity at meetings and other events.

The existing trustees are responsible for recruiting new trustees, although specific administrative tasks may be delegated by the Board to the Executive Director and Senior Leadership Team. The minimum number of trustees is set at no less than three and the maximum number at no more than eleven.

Efforts to recruit new trustees take into account any recent skills audits and gaps in skills/experience that have been identified, and specific roles or duties that need to be undertaken. Once the ideal profile of skills and experience has been identified, a recruitment plan is formulated. United Purpose seeks to ensure diversity in its Board of trustees as well as in its staff base, and consideration will be given to ways in which groups that are underrepresented on the Board might be reached and encouraged to apply.

The Chair of Gorta T/A Self Help Africa is a Trustee of United Purpose. United Purpose Trustees, Mary Robinson (appointed to the Gorta Board on 28 February 2023) and Hadi Husani (appointed to the Gorta Board on 16 September 2021) are also Trustees of the Group Board.

Trustee induction and training

New trustees undergo an orientation to brief them on their legal obligations under charity and company law, and Charity Commission guidance on public benefit and safeguarding. The training also informs them of the content of the memorandum and articles of association, the decision-making processes, the strategic plan and the recent financial performance of the charity. During the induction, they meet employees and other trustees. Trustees are encouraged to attend appropriate external training events that will help them in their role.

The procedure for induction and training of newly appointed Directors includes:

- Meeting with the Chair of the Board of Directors
- Meetings with Executive Director and key members of staff
- Meeting with the Company Secretary who provides an overview of the organisation structure, legal structure, governance structures, fiduciary duties of directors, corporate policies and procedures, Board meeting protocols and any specific areas requested by the new Director

The Trustees met on 6 occasions in 2022. The record of attendance by each Trustee is as follows:

Trustee	Possible Board Meeting Attendances	Actual Board Meeting Attendances
Mary Robinson	6	5
Hadi Husani	6	6
Catherine Cottrell	6	5
Carmel Fox	6	5
Dervla Owens	6	2
Michael Gormley	6	4
Catherine Fitzgibbon	4	3

In support of governing matters relevant to the Board, the Group Board has established the following committees. Trustees from United Purpose sit on each of these committees.

- Audit, Finance and Risk Committee (Dervla Owens)
- Programmes Review Committee (Catherine Fitzgibbon)
- Fundraising and Communications (Hadi Husani)

Related parties and relationships with other organisations

All trustees and key management personnel are required to disclose any parties and conflicts of interest. There were no transactions with any other related parties during the year and none of the charity's trustees

received remuneration or other benefits from their work as a trustee.

United Purpose is a wholly owned subsidiary of Gorta T/A Self Help Africa.

United Purpose has three wholly owned subsidiaries:

- United Purpose Trading (UPT) which sells carbon credits. Its company registration number is 3020217 which sells carbon credits. UPT was dissolved on 4 July 2023.
- Village Aid, a fundraising charity supporting projects in West Africa. Its company registration number is 3446625 and its charity number is 1067322. It is intended to dissolve Village Aid in 2024 and transfer its assets and liabilities to Self Help Africa UK. A like-minded organisation that can continue to use the funds generated to support projects in West Africa.
- CUMO a microfinancing organisation in Malawi.

Public benefit

Trustees of United Purpose have a duty to report in the Trustees' Annual Report on the charity's public benefit. Each year, the trustees review the aims, objectives and activities of the charity. In this report, they demonstrate:

- The benefits generated by the activities of the charity. This report explains how United Purpose's activities meet the goals of its Global Strategy, and highlights the types of programmes that are funded and reports on the number of people it reaches.
- The benefits are closely aligned with the charity's objectives. Each area of United Purpose's work – health, livelihoods, climate and conflict – works towards the charity's broad vision, which is 'A world where justice, dignity and respect prevail for all'.
- The people targeted by United Purpose's interventions receive the support they need. Wherever possible, we seek the views and opinions of people living in poverty on the design and implementation of our programmes. This ensures that our programmes take into account people's assessment of their own needs, and bring positive and measurable changes to people's lives.
- The trustees are confident that United Purpose meets the public benefit requirements, and they confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit.

Executive

The Board of Directors delegates authority as appropriate to the Executive Director. The Executive Director appoints the other members of the senior management team.

The Executive Director and the Management Team of Gorta T/A Self Help Africa are the key management Team for the Group. This management team receives no remuneration for their time working on United Purpose-related activities.

Three regional Director (employee) roles are in place to oversee (1) West Africa Region (2) Southern Africa & Brazil (3) Bangladesh.

The UK team's focus remains on streamlining United Purpose's operations to focus on fundraising, communication, human resources and finance. Staff working in these respective teams have integrated into the equivalent teams in Gorta T/A Self Help Africa.

Senior Management Team as of 31/12/2022

- David Dalton (Executive Director)
- Orla Kilcullen (Programmes Director)
- Helena Skember (Regional Director)
- Colin Lee (Integration & Strategy Manager)
- Martha Hourican (Director of Business Development).

Remuneration policy for key management personnel

The key leadership of the charity includes the trustees and the Executive Director, who manages the charity on a day-to-day basis. All trustees give their time freely and receive no fees or remuneration for serving as a trustee of United Purpose. The charity reimburses reasonable expenses incurred while acting as a trustee. This includes travel and accommodation expenses required to attend meetings, training and orientation. Every effort is made to ensure costs are modest. Details of trustees' expenses and related party transactions are disclosed in the accounts.

In deciding appropriate pay levels, United Purpose aims to strike a balance between paying enough to recruit and keep skilled people and meeting the public's and our donors' expectations that the money they entrust with us is used wisely.

Safeguarding

We do not tolerate sexual exploitation or any form of abuse, including bullying and harassment. They are extremely serious issues and our commitment to protect the people we work with from harm applies without exception across our programmes, people and partners. United Purpose has up to date set of policies and procedures to strengthen our safeguards against abuse and to enable reporting if it happens. We continue to drive improvements through: (i) improving systems; (ii) strengthening our culture; (iii) putting learning at the heart of our approach; (iv) working with partners to reciprocally strengthen our commitment to safeguarding.

We recognise that safeguarding is so much more than a set of policies and procedures. It is implicit in everything we do, from how we speak to community members and individuals, to how much staff exert their power over vulnerable communities who need our support. It involves understanding power dynamics, recognising how our presence in communities changes such dynamics, and knowing what we must do to ensure this power is never abused.

The Principal Risks & Uncertainties

United Purpose operates in an ever-changing context, both in the UK charity sector and in fragile geographies with local communities. Working within this unstable environment and simultaneously protecting the vulnerable people we often engage with, as well as the charity's assets, presents many challenges.

Managing risks effectively is central to the achievement of our strategic goals and is overseen by the Board.

The Board has established a formal risk management process and internal control framework to ensure the proactive and consistent management of risks, both to reduce the negative impact of risk and maximise strategic opportunities. This process involves a risk strategy to share an agreed attitude and organisational capacity for risk, a risk governance structure to oversee the risk management process and a risk implementation approach to analyse and manage risk.

The risk management framework at United Purpose is designed to address uncertainty as part of decision-making, as well as ensuring that any new or subsequent risks can be taken into account. The framework helps to identify, assess and control risk across the organisation, summarised in a risk register.

The trustees periodically review the key strategic risks to ensure that they are the right ones and that they are being managed appropriately. The trustees have agreed on a risk appetite statement that both sets the tone and addresses the challenge of the gap between exposure to risk and the organisation's ability to accept the risk.

United Purpose faces some inherent risks resulting from the locations we work in and the way projects are delivered. Security risks are mitigated by undertaking safety and security reviews in each country, by maintaining insurance cover and by ensuring staff and volunteers receive training in safety and security relevant to the programmes where they are being inducted.

The principal risks and uncertainties have been identified as follows:

- **Global Staff Wellbeing:** This is the risk that staff experience excessive and unsustainable workloads, which leads to risk of burnout, health issues for staff and poor performance against organisational objectives. To help mitigate this risk, The Group Board has appointed a Head of People & Culture who will lead on a number of projects to address staffing issues. Wellbeing seminars for all staff are held regularly and over the coming years through an organisational restructuring, we will seek to ensure that resources are allocated appropriately to areas of most need.
- **Fraud & Corruption:** This is the risk that a material fraud perpetrated by employees, partners or others may adversely affect our relationship with donors and other external stakeholders, or lead to reputational and financial damage. To help mitigate this risk, the group is putting in place a training programme for all country programmes. A confidential complaints mechanism is in place which allows staff and others to report on any concerns they may have which will then be fully investigated.
- **Integration in a Newly Merged Organisation:** Heavy workload, the enormity of the task of integration may fail to be understood, Insufficient communication, loss of information & knowledge, duplication of effort, wasted resources, leadership issues, employee resistance, IT integration and culture may impact the ability to successfully integrate all parts of the organisation. To help mitigate this risk the group has decided that no further mergers will be undertaken

during this phase of the Strategic Plan to allow time & resources to fully integrate United Purpose into the group. Country plans are underway to review the applicable policies, local registrations, finance & other system standardisation across the organisation.

- **Sustainable Finance:** The risk that we fail to manage and secure the financial position sustainably. Given the volatility of income streams, increased inflation globally and external shocks there is an increased financial risk to United Purpose and the Group. To help mitigate this risk the organisation is reviewing its global structures in order to maximise the use of resources and maximise impact.
- **Accountability & Governance:** Poor governance and management practices may lead to inappropriate decision-making, lack of accountability, and ineffective execution of plans. A complex governance structure may not allow for the development of clearer synergies across the entities. We may not achieve a 'one organisation' approach with the highest standards of transparency, accountability, responsibility, and participation. A simplification of the Group structure is underway which will seek to fully merge entities within the organisation thus reducing the resources required to maintain the structure. The Group Board has restructured its committees to include a new People & Culture and Governance & Nominations committee.

Fundraising Statement

Our fundraising team, based in our Cardiff office, has integrated into the fundraising team at Gorta T/A Self Help Africa since the merger. All fundraising activity has been undertaken in line with the Fundraising Code of Practice set by the Fundraising Regulator, of which we are a member. We do not pay for the services of third-party commercial organisations to raise funds in United Purpose's name, nor do we engage in cold-calling, door-to-door or street fundraising. During 2022, we did not have a relationship with any commercial participators. In 2022, £15.9m was generated through institutional funding, the institutional funding team is a shared resource with Gorta T/A Self Help Africa. €74k was generated from the public and primarily through existing standing orders and direct debits. No complaints were received by the charity regarding any fundraising activities.

Financial Summary

In 2022 incoming resources were £15m (2021, £8.9m) with £16m of expenditure (2021, £10.5m); giving a reduction in reserves of £1m (2021, £1.6m).

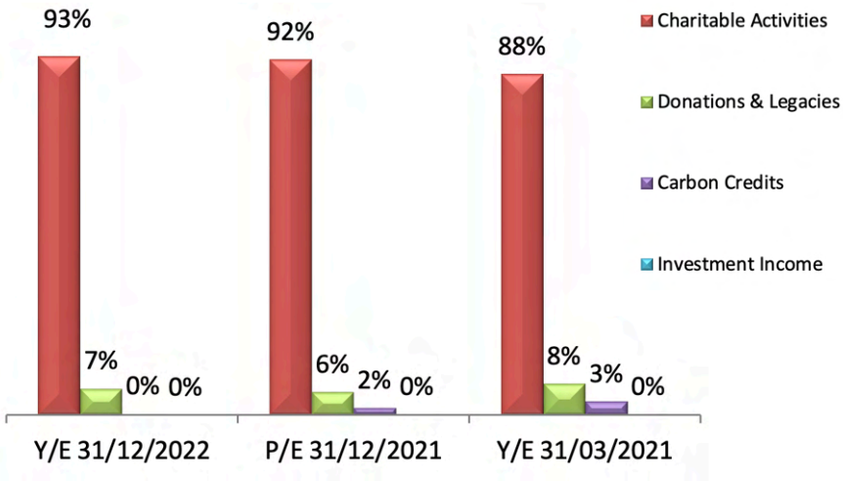
In 2021 United Purpose changed its year-end to align with the year-end of Gorta T/A Self Help Africa. The comparatives for 2021 are therefore for the 9 months from 1 April 2021 to 31 December 2021.

The net movement in unrestricted reserves was an increase of £0.3m (2021, a decrease of £0.6m). The net movement in restricted reserves (including CUMO) was a decrease of £1.3m (2021, a decrease of £1m).

The Trustees are satisfied with the financial performance in the 2022 financial year. The surplus on unrestricted funds is a positive result after a difficult 2021 year which resulted in a reduction in unrestricted reserves. The 2022 deficit is a result of planned expenditure on restricted income streams.

Incoming Resources

United Purpose continues to generate in the region of 90% of its funds from Charitable Activities.



The largest donor in 2022 was the EU with £3.5m (2021, £0.6k). As in previous financial years and periods, the Livelihoods activities continue to generate the largest share of the organisation's income, £10.8m (2021, £6.6m).

	Y/E 31/12/2022	P/E 31/12/2021	Y/E 31/03/2021
Charitable Activities	13,957,072	8,195,787	17,473,250
Donations & Legacies	1,021,381	526,724	1,601,420
Carbon Credits	41,448	161,108	669,067
Investment Income	-	16,726	28,485
Total	15,019,901	8,900,345	19,772,222

Expenditure

Expenditure on Charitable Activities of £15.9m is 99.5% of the total expenditure (2021, 99.2%). Within Charitable Expenditure the largest spend is on Livelihoods £11.5m, Health & Wellbeing £4m, Exploitation & Conflict £0.2m, and Environment £0.2m.

The following chart compares expenditure for the last three accounting years/period.

	Y/E 31/12/2022	P/E 31/12/2021	Y/E 31/03/2021
Charitable Activities	15,904,122	10,431,081	18,468,304
Raising Funds	74,360	84,704	247,689
Total	15,978,482	10,515,785	18,715,993

The above expenditure includes an allocation of Support Costs. The support costs include Finance, HR, IT, Governance, management and other administration costs. Total support costs of £1.3m (2021, £1m) and in the year ended 31/03/2021 were £1.4m.

Reserves policy

The purpose of the Reserves Policy for United Purpose is to ensure the stability of the mission, programmes, employment and ongoing operations of the organisation. Our reserves are intended to provide an internal source of funds for situations such as a sudden increase in expenses, onetime unbudgeted expenses, unanticipated loss in funding, or uninsured losses. The reserves may also be used for one-time, non-recurring expenses that will build long-term capacity, such as staff development, innovation, or investment in operations efficiencies. The reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of United Purpose for the reserves to be used and replenished within a reasonably short period of time. The Reserves Policy will be implemented alongside other governance and financial policies of United Purpose and is intended to support the goals and strategies contained in these related policies and in strategic and operational plans.

The target amount of unrestricted reserves (excluding designated reserves) is £1 million, which is based on considerations of a range of risks including foreign exchange fluctuations, working capital requirements for projects and investments in line with United Purpose's strategy and programme philosophy. At the 31 December 2022, the unrestricted reserves are £120k. In the coming years a focus on a balanced budget, availing of the support functions provided by the Group and a review of the countries in which we operate will help in achieving the desired level of unrestricted reserves.

Going concern

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

The Board of Gorta T/A Self Help Africa has confirmed in writing to United Purpose that it is prepared to support United Purpose and will

make funds available for a period of not less than 12 months from the date of approval of the financial statements to enable it to meet debts as they fall due. Therefore, trustees continue to adopt the going concern basis in preparing the annual financial statements. The trustees believe that there is no material uncertainty about United Purpose's ability to continue as a going concern.

Plans for the future

United Purpose merged with Gorta T/A Self Help Africa in 2021. Both United Purpose and Gorta have a proud history of assisting those in greatest need. For decades, we have helped marginalised communities to take greater control over their own lives, by providing lasting solutions, be that helping them to earn more from their work, sustainable WASH or social accountability interventions. On an annual basis, our combined programme activities reach over 6 million people. But our world is changing rapidly. The challenges that lie ahead are very significant and we will have to adapt quickly if we are to overcome them. Institutional donors demand higher standards of compliance, of accountability and of transparency. Future success will be defined by how well our systems can track every pound or euro, right through to its intended outcome, to show we have delivered what we were contracted to do.

To continue delivering on our missions in support of the poorest communities in Lower Income Countries, United Purpose, Self Help Africa and the other members of Gorta need to evolve. Our combined resources – of funding, personnel, experiences – will be blended to create an entity that is greater than the sum of our parts. At the end of 2022, the Group works in 17 countries. In 2023 a scoping study was commissioned to advise on the future country footprint. This study looks at both the overall question of how many countries we should work in and which countries those should be. The aim of the study is to maximise our impact and ensure the best use of our resources.

Statement of responsibility of trustees

The trustees (who are also directors of United Purpose in company law) are responsible for preparing the trustees' annual report, including the strategic report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and group. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORPs
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information
- The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP acted as the charitable company's auditor during the year. The trustees' annual report, which includes the strategic report, has been approved by the trustees on 3 April 2024 and signed on their behalf by

Mary Robinson, Chair

Independent auditor's report to the members of United Purpose

Opinion

We have audited the financial statements of United Purpose (the 'parent charitable company') and its subsidiaries (the 'group') for the period ended 31 December 2022 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2022 and of the group's incoming resources and application of resources, including its income and expenditure, for the period then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the group financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other Information

The other information comprises the information included in the trustees' annual report, including the strategic report, other than the group financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the group financial statements does not cover the other information, and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the group financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, including the strategic report, for the financial period for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report, including the strategic report, has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and

Independent auditor's report to the members of United Purpose

understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report, including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Act 2011 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charites Act 2011 and report in accordance with those Acts.

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and trustees, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Orchard
(Senior statutory auditor)

DATE 8 April 2024

for and on behalf of Sayer Vincent LLP, Statutory Auditor

Sayer Vincent 110 Golden Lane
London EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Consolidated Statement Of Financial Activities

(Including income and expenditure account) for the financial year ended 31 December 2022

INCOME FROM	Notes	2022 Restricted Funds £	2022 Unrestricted Funds £	2022 CUMO £	2022 Total £	2021 Restricted Funds £	2021 Unrestricted Funds £	2021 CUMO £	2021 Total £
Donations and legacies	2	-	1,021,381	-	1,021,381	1,352	525,372	-	526,724
Charitable activities	3								
Livelihoods		9,296,318	-	1,496,237	10,792,555	5,593,299	73,695	933,460	6,600,454
Health and Wellbeing		2,965,542	8,663	-	2,974,205	1,437,126	4,262	-	1,441,388
Exploitation and Conflict		85,045	-	-	85,045	64,324	-	-	64,324
Environment		105,267	-	-	105,267	89,621	-	-	89,621
Investment income	4	-	-	-	-	-	-	16,726	16,726
Carbon Credits	5	-	41,448	-	41,448	-	161,108	-	161,108
Total		12,452,172	1,071,492	1,496,237	15,019,901	7,185,722	764,437	950,186	8,900,345
EXPENDITURE ON									
Raising funds	7	-	74,360	-	74,360	-	84,704	-	84,704
Charitable activities									
Livelihoods		9,646,273	51,576	1,912,163	11,610,012	5,205,066	648,323	684,811	6,538,200
Health and Wellbeing		3,393,138	582,894	-	3,976,032	2,921,583	773,796	-	3,695,380
Exploitation and Conflict		11,543	147,498	-	159,041	33,688	36,523	-	70,211
Environment		121,563	37,477	-	159,040	114,694	12,597	-	127,291
Total		13,172,517	893,805	1,912,163	15,978,485	8,275,031	1,555,943	684,811	10,515,785
Net outgoing resources before transfers		(720,345)	177,687	(415,926)	(958,584)	(1,089,309)	(791,506)	265,375	(1,615,440)
Transfers between funds		(152,197)	152,197	-	-	(181,576)	181,576	-	-
Net movement in funds	22	(872,542)	329,884	(415,926)	(958,584)	(1,270,885)	(609,930)	265,375	(1,615,440)
Funds at the start of the period		2,791,891	(209,581)	2,152,353	4,734,663	4,062,776	400,349	1,886,978	6,350,103
Funds at the end of the period		1,919,349	120,303	1,736,427	3,776,079	2,791,891	(209,581)	2,152,353	4,734,663

2021 numbers have been restated to correctly reflect the split of unrestricted expenditure across the four categories of charitable activities.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 22 to the financial statements.

Consolidated Balance Sheet
as at 31 December 2022

	Notes	GROUP 2022 £	GROUP 2021 £	CHARITY 2022 £	CHARITY 2021 £
FIXED ASSETS					
Tangible assets	14	**583,377**	719,288	**223,019**	279,341
Intangible assets		**-**	-	**-**	-
		583,377	**719,288**	**223,019**	**279,341**
CURRENT ASSETS					
Inventory		**-**	12,226	**-**	68
Debtors	17	**2,791,816**	2,420,492	**829,456**	459,026
Cash at bank and in hand	23	**4,161,250**	3,643,447	**3,790,774**	3,353,858
		6,953,066	**6,076,165**	**4,620,230**	**3,812,952**
LIABILITIES					
Creditors: Amounts due within one financial year	18	**(3,327,925)**	(2,057,118)	**(2,845,250)**	(1,629,105)
Net current assets		**3,625,141**	4,019,047	**1,774,980**	2,183,847
Total assets less current liabilities		**4,208,518**	4,738,335	**1,997,999**	2,463,188
Creditors: amounts due greater than one year	19	**(432,439)**	(3,672)	**(7,221)**	-
NET ASSETS	**20**	**3,776,079**	**4,734,663**	**1,990,778**	**2,463,188**
FUNDS					
Restricted funds		**1,919,349**	2,736,084	**1,919,349**	2,736,084
Restricted funds Held by Village Aid		**-**	55,807	**-**	-
		1,919,349	2,791,891	**1,919,349**	2,736,084
UNRESTRICTED FUNDS Designated funds:					
Funds held by CUMO		**1,736,427**	2,152,353	**-**	-
Funds held by Village Aid		**48,874**	63,315	**-**	-
Other designated funds		**-**	-	**-**	-
		1,785,301	2,215,668	**-**	-
General funds (excluding funds held by CUMO)		**71,429**	(272,896)	**71,429**	(272,896)
TOTAL FUNDS	**22**	**3,776,079**	**4,734,663**	**1,990,778**	**2,463,188**

Approved by the trustees on 3/4/2024 and signed on their behalf by

Mary Robinson, Chair

Consolidated Statement of Cash Flows
for the financial year ended 31 December 2022

Reconciliation of net outgoing resources to net cash flow from operating activities:	31 December 2022 £	Nine month period ending 31 December 2021 £
Net outgoing resources	**(958,584)**	(1,615,440)
Interest	**-**	(16,726)
Depreciation	**140,908**	147,857
Unrealised exchange (gain) on CUMO assets	**-**	(13,127)
Loss on disposal of fixed assets	**35,010**	6,449
Fx on Fixed assets	**76,029**	
(Increase)/decrease in inventory	**(371,324)**	(100,400)
Increase/(decrease) in creditors	**1,699,574**	(310,752)
Net cash (outflow) / inflow from operating activities	**(633,839)**	**1,913,150**

Cash flows from operating activities		31 December 2022		Nine month period ending 31 December 2021
	£	£	£	£
Net cash (used in) / provided by operating activities		**633,839**		(1,913,150)
Cash flows from investing activities:				
Interest	-		16,726	
Proceeds from the sale of fixed assets	-		-	
(Purchase) of fixed assets	**(116,036)**		(101,640)	
Net cash provided by / (used in) investing activities		**(116,036)**		(84,914)
Change in cash and cash equivalents in the period		**517,803**		(1,998,064)
Cash and cash equivalents at the beginning of the period		**3,643,447**		5,641,511
Change in cash and cash equivalents due to exchange rate movements		**-**		-
Cash and cash equivalents at the end of the period		**4,161,250**		3,643,447

Notes to the financial statements for the financial year ended 31 December 2022

1. ACCOUNTING POLICIES

a) Statutory information

United Purpose is a charitable company limited by guarantee and is incorporated in the United Kingdom. The registered office address (and principal place of business) is Office 124 (Lewis Street), W2 1st Floor, Wellington House, Wellington Road, Cardiff, CF11 9BEJ.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiaries CUMO Microfinance Ltd, Village Aid Ltd (of which United Purpose is a controlling member) and United Purpose Trading Limited (United Purpose Trading Limited was dissolved on the 4th July 2023) on a line by line basis. Transactions and balances between the charitable company and its subsidiary have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees have prepared the accounts on a going concern basis. In reaching the decision the trustees have undertaken a thorough assessment of the financial risks that United Purpose faces. This assessment has included a review of cash flow projections for 12 months following the date of approval, the pipeline of future funding, the expected realisation of carbon credits and financial forecasts for the current financial year.

"The Gorta Group will make funds available to United Purpose for a period of not less than twelve months from the date of approval of the financial statements to enable it to meet debts as they fall due.

Gorta Group is prepared to support United Purpose to this level and beyond should the need arise.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Notes to the financial statements
for the financial year ended 31 December 2022

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the cost of livelihoods, health & wellbeing, exploitation and conflict and environmental work undertaken to further the purposes of the charity and their associated support costs

Other expenditure represents those items not falling into any other heading.

'Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

'Grants payable to partner organisations are included in the Statement of Financial Activities in the year in which they are payable.

'Costs of generating donations and legacies relate to the costs incurred by United Purpose in fundraising and publicity.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between charitable activities on the basis of direct cost by each activity.

- Livelihoods: 73%
- Health and Wellbeing: 25%
- Exploitation and Conflict: 1%
- Environment: 1%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

- Livelihoods: 73%
- Health and Wellbeing: 25%
- Exploitation and Conflict: 1%
- Environment: 1%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds

£2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Items procured under project funding are expensed in the statement of financial activities in the year of purchase.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

United Purpose

Office furniture and equipment: straight line basis at an annual rate of 20%

ICT Equipment: straight line basis at an annual rate of 33.3%

Vehicles: straight line basis at an annual rate of 33.3%

Drilling Rig: straight line basis at an annual rate of 33.3%

Land & Buildings: straight line basis at an annual rate of 5%

Capitalised development costs: straight line basis at an annual rate of 33%

CUMO

Office furniture and equipment: straight line basis at an annual rate of 25%

ITC Equipment: straight line basis at an annual rate of 33.3%

Vehicles: straight line basis at an annual rate of 20%

There are no material differences arising from the different treatment of depreciation within CUMO.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

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

p) Creditors and provisions

Creditors and provisions are recognised where the charity 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 measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

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

r) Pensions

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

s) Transactions in foreign currencies

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised

t) Taxation

The charitable company is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods. No portion of CUMO profits passes to United Purpose as parent company. United Purpose Trading Limited (formerly Concern Ltd) donates all profits to United Purpose.

u) Contingent assets

Carbon units, known as Verified Emission Reduction Units (VERs), represent an asset of value to United Purpose and are tradeable. The value of these units is subject to market volatility which is outside of the organisation's control. United Purpose recognises the value of verified but unsold carbon units as a contingent asset. Sale of VERs which are contracted are recorded as assets directly in the balance sheet. Income received from the sale of carbon units is used to contribute to UP's work in support of communities around the world, and it is our intention that a significant proportion will be returned to the communities in which the carbon credits originated. The local communities themselves will decide how they want to spend a proportion of this money. The value of unsold carbon units are considered an integral part of the charity group's reserves policy.

2. Income from donations and legacies

			31 December 2022			Nine month period ending 31 December 2021
	Restricted £	Unrestricted £	**Total £**	Restricted £	Unrestricted £	Total £
Appeals and collections	-	-	**-**	1,352	-	1,352
Cost recovery on grant funded programmes	-	-	**-**	-	69,877	69,877
Other grants & donations	-	1,021,381	**1,021,381**	-	616,603	616,603
TOTAL GRANTS	**-**	**1,021,381**	**1,021,381**	1,352	686,480	687,832

3. Income from charitable activities

			31 December 2022			Nine month period ending 31 December 2021
	Restricted	Unrestricted	**Total**	Restricted	Unrestricted	Total
LIVELIHOODS	£	£	**£**	£	£	£
Action Aid	10,842	-	**10,842**	-	-	-
Action On Poverty	21,535	-	**21,535**	64,535	-	64,535
AGFUND	44,234	-	**44,234**	36,354	-	36,354
UN	2,714	-	**2,714**	-	-	-
Coca Cola	198,654	-	**198,654**	212,480	-	212,480
Concern Worldwide	-	-	**-**	142,902	-	142,902
CUMO	-	-	**-**	-	950,186	950,186
ECHO	101,599	-	**101,599**	55,079	-	55,079
ENDEV	368,359	-	**368,359**	83,995	-	83,995
Eureka	278,256	-	**278,256**	-	-	-
ENABEL	101,531	-	**101,531**	56,798	-	56,798
European Commission	1,116,910	-	**1,116,910**	764,172	-	764,172
GIZ	344,292	-	**344,292**	452,797	-	452,797
IMVF	103,325	-	**103,325**	-	-	-
International Fertilizer Development Center	301,056	-	**301,056**	164,252	-	164,252
International Organisation for Migration	148,647	-	**148,647**	306,854	-	306,854
International Union for Conservation of Nature	368,690	-	**368,690**	95,488	-	95,488
Irish Aid	413	-	**413**	805,124	-	805,124
ICP - International Potato Centre	-	-	**-**	(494)	-	(494)
Livelihoods Funds	380,165	-	**380,165**	135,502	-	135,502
Miscellaneous income	43,799	-	**43,799**	517,489	-	517,489
Penny Appeal	2,329,973	-	**2,329,973**	1,307,341	-	1,307,341
Innovate UK	3,112	-	**3,112**	-	-	-
Link Malawi	56,194	-	**56,194**	-	-	-
Loughborough University	15,897	-	**15,897**	-	-	-
The One Foundation	-	-	**-**	170,369	-	170,369
University of Strathclyde	166,008	-	**166,008**	89,857	-	89,857
KCA	945,137	-	**945,137**	-	5,219	5,219
Roots	93,651	-	**93,651**	-	-	-
USAID	382,559	-	**382,559**	132,405	68,476	200,881
Waitrose Foundation	73,946	-	**73,946**	-	-	-
World Food Programme	1,261,101	-	**1,261,101**	-	-	-
VIS/UN	33,719	-	**33,719**	-	-	-
Total	**9,296,318**	**-**	**9,296,318**	**5,593,299**	**1,023,881**	**6,617,180**

3. Income from charitable activities (continued)

			31 December 2022			Nine month period ending 31 December 2021
HEALTH AND WELLBEING	Restricted £	Unrestricted £	**Total £**	Restricted £	Unrestricted £	Total £
AMF (Against Malaria Foundation)	-	-	**-**	76,252	-	76,252
Charity Water	72,236	-	**72,236**	623,846	-	623,846
European Commission	2,292,601	-	**2,292,601**	510,575	-	510,575
Foreign, Commonwealth & Development Office	-	-	**-**	7,176	-	7,176
GIZ	341,159	-	**341,159**	-	-	-
Miscellaneous income	9,269	8,663	**17,932**	1,493	4,262	5,755
The One Foundation	-	-	**-**	105,043	-	105,043
Penny Appeal	-	-	**-**	32,042	-	32,042
Surwin	43,243	-	**43,243**	-	-	-
UNICEF	106,221	-	**106,221**	73,989	-	73,989
WCVA	100,813	-	**100,813**	6,710	-	6,710
Total	**2,965,542**	**8,663**	**2,974,205**	**1,437,126**	**4,262**	**1,441,388**

			31 December 2022			Nine month period ending 31 December 2021
EXPLOITATION AND CONFLICT	Restricted £	Unrestricted £	**Total £**	Restricted £	Unrestricted £	Total £
Comic Relief	-	-	**-**	40,647	-	40,647
Miscellaneous income	191	-	**191**	4,431	-	4,431
Penny Appeal	84,854	-	**84,854**	19,246	-	19,246
Total	**85,045**	**-**	**85,045**	**64,324**	**-**	**64,324**

			31 December 2022			Nine month period ending 31 December 2021
ENVIRONMENT	Restricted £	Unrestricted £	**Total £**	Restricted £	Unrestricted £	Total £
CEPF	27,155	-	**27,155**	-	-	-
CO2 BALANCE	87,255	-	**87,255**	-	-	-
European Commission	-	-	**-**	18,272	-	18,272
GIZ (refund project donation)	638	-	**638**	71,349	-	71,349
Total	-9,781	-	**(9,781)**	-	-	-
	105,267	**-**	**105,267**	**89,621**	**-**	**89,621**

4. Investment Income

CUMO's investment income comprises interest from short-term money market investments entered in to by CUMO. Other investment income is bank interest on current accounts.

5. Carbon Credits

	31 December 2022	Nine month period ending 31 December 2021
Carbon Credits are considered unrestricted income and recognised as sold.	**41,448**	-
Total	**41,448**	-

6a. Total resources expended (current period)

		Charitable activities							
	Costs of raising funds £	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	**31 December 2022 Total £**	Nine month period ending 31 December 2021 Restated £
Staff costs (note 10)	54,895	3,155,635	1,080,697	43,228	43,228	747,494	21,734	**5,146,910**	3,654,064
Office costs	19,465	2,358,847	807,824	32,313	32,313	552,357	165	**3,803,284**	2,724,433
Transport	-	186,814	63,977	2,559	2,559	13,467	-	**269,376**	187,309
Equipment (not capitalised)	-	139,406	47,742	1,910	1,910	-	-	**190,967**	213,819
Grants payable to partners (note 8a)	-	1,115,544	1,817,829	5,692	22,391	-	-	**2,961,456**	1,457,457
Other project activities	-	3,679,060	(175,841)	59,987	43,287	-	-	**3,606,492**	2,278,703
Total resources expended	74,360	10,635,304	3,642,228	145,689	145,688	1,313,317	21,899	**15,978,485**	10,515,785
Support costs	-	958,721	328,329	13,133	13,133	(1,313,317)	-	**-**	-
Governance costs	-	15,986	5,475	219	219	-	(21,899)	**-**	-
Total expenditure for period ended 31 December 2022	**74,360**	**11,610,012**	**3,976,032**	**159,041**	**159,040**	**-**	**-**	**15,978,485**	**10,515,785**

6b. Total resources expended (prior year)

		Charitable activities						
	Costs of raising funds £	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	**Nine month period ending 31 December 2021 Restated £**
Staff costs (note 10)	75,686	1,127,302	632,750	7,296	24,840	1,720,518	65,671	**3,654,064**
Office costs	9,0ww18	1,293,909	726,266	8,374	28,511	629,302	29,053	**2,724,433**
Transport	-	110,860	62,225	718	2,443	11,063	-	**187,309**
Equipment (not capitalised)	-	130,713	73,369	846	2,880	6,011	-	**213,819**
Grants payable to partners (note 8b)	-	916,753	514,570	5,933	20,201	-	-	**1,457,457**
Other project activities	-	1,433,323	804,519	9,278	31,583	-	-	**2,278,703**
Total resources expended	84,704	5,012,860	2,813,699	32,445	110,459	2,366,894	94,724	**10,515,785**
Support costs	-	1,466,644	847,753	36,313	16,185	(2,366,894)	-	**-**
Governance costs	-	58,696	33,927	1,453	648	-	(94,724)	**-**
Total expenditure for year ended 31 December 2021	**84,704**	**6,538,200**	**3,695,380**	**70,211**	**127,291**	**-**	**-**	**10,515,785**

Expenditure for the 9 month ending 31 December 2021 has been reclassifed between Salary, office costs and other project activities

7a. Grants payable to partners (current period)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	**31 December 2022 Total £**	Nine month period ending 31 December 2021 Total £
Bangladesh	374,510	1,709,990	5,692	-	**2,090,192**	970,390
Gambia	741,034	107,838	-	22,391	**871,263**	361,942
Kenya	-	-	-	-	**-**	125,125
Total resources expended	**1,115,544**	**1,817,828**	**5,692**	**22,391**	**2,961,455**	**1,457,457**

Expenditure for the 9 month ending 31 December 2021 has been reclassifed between Salary, office costs and other project activities

7b. Grants payable to partners (prior year)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Nine month period ending 31 December 2021 Total £
Bangladesh	-	970,390	-	-	970,390
Gambia	204,273	157,669	-	-	361,942
Kenya	-	-	125,125	-	125,125
Total resources expended	**204,273**	**1,128,059**	**125,125**	**0**	**1,457,457**

7c. Analysis of grants paid in excess of £50,000

	31 December 2022 Total £	Nine month period ending 31 December 2021 Total £
Bio Fortification - The Gambia	**-**	137,200
GAIN - Bangladesh	**110,691**	73,977
IDF - Bangladesh	**463,644**	204,982
HELVETAS- Bangladesh	**-**	471,173
MTG - Kenya	**-**	42,910
IDEA - Bangladesh	**70,384**	-
Humane Society International- Bangladesh	**1,116,951**	-
ZKS - Bangladesh	**90,563**	-
TUS - Bangladesh	**161,287**	-
WACOMP - Gambia	**157,542**	-
BTM - Gambia	**51,859**	-
Waitrose Foundation - Gambia	**50,291**	-
MIS - Gambia	**59,020**	-
Penny Appeal - Gambia	**95,531**	-
IUCN Livelihoods & Mangroves Eco-systems - Gambia	**118,754**	-
Improve The Child Rights Ecosystem In Koranic Schools - Gambia	**85,145**	-
Tekki Jiggen - Gambia	**120,129**	16,877
Mangrove - Senegal	**-**	53,359
Waitrose - Gambia	**-**	59,482
Grants under £50,000	**209,664**	397,497
Total	**2,961,455**	**1,457,457**

Notes to the consolidated financial statements
for the financial year ended 31 December 2022

8. Net outgoing resources for the year

This is stated after charging:	**31 December 2022 Total £**	Nine month period ending 31 December 2021 Total £
Depreciation	**140,908**	147,857
Trustees' indemnity insurance	**6,753**	7,887
Trustees' expenses	**120**	20
Loss on disposal	**4,963**	-
Auditors' remuneration:		
• UK group accounts audit fee	**44,400**	43,200
• Audit - Donor audits	**-**	-
Operating lease rentals:		
• Property	**287,458**	212,999
• Other	**-**	1,259

The number of trustees receiving expenses was 1 (year ending 31 December 2021: 1). Remuneration received by trustees was 0 (year ending 31 December 2021: Nil). Trustees expenses covered travel and accommodation costs incurred in attending trustee meetings, training costs and travel costs incurred visiting Country Programmes.

9. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

This is stated after charging:	UK and International £	Overseas £	**31 December 2022 £**
Salaries and wages	740,655	4,322,787	**5,063,442**
Redundancy and termination costs	-	-	**-**
Social security costs	61,523	-	**61,523**
Pension contributions	21,945	-	**21,945**
Other staff costs	-	-	**-**
	824,123	4,322,787	**5,146,910**

	UK and International £	Overseas £	**Nine month period ending 31 Decmber 2021 Restated £**
Salaries and wages	719,004	2,836,995	**3,555,999**
Redundancy and termination costs	-	-	**-**
Social security costs	60,249	-	**60,249**
Pension contributions	23,841	-	**23,841**
Other staff costs	5,435	8,540	**13,975**
	808,529	2,845,535	**3,654,064**

No employees received emoluments, as defined for taxation purposes greater than £60,000 in the current year or the nine month period ending 31 Dec 2021.

The total employee benefits including pension contributions of the key management personnel were £42,131 (nine month period ending 31 December 2021: 105,929). Key management personal considered to be appointed by the parent charity (Gorta Group). By the end of 2022 the Key management personnel were made up of staff from the parent company SHA.

10. Staff numbers

		UK and International No.	Overseas No.	**31 December 2022 No.**	Nine month period ending 31 December 2021 No.
Charity					
Operations		9	291	**300**	345
Fundraising and publicity		2	-	**2**	3
Governance		2	-	**2**	2
Subsidiary (CUMO)					
Operations		-	185	**185**	204
Subsidiary (Village Aid)					
Fundraising and publicity		-	-	**-**	-
Total Group Employees		**13**	**476**	**489**	**554**
Gender Analysis 31 December 2022	Male	5	320	325	
	Female	8	156	164	
Gender Analysis 31 December 2021	Male	12	368	380	
	Female	18	156	174	

11. Related party transactions

There are no related party transactions to disclose for the period ending 31 December 2022 (nine month period ending 31 December 2021: none).

Aggregate donations from related parties were None (nine month period ending 31 December 2021: none).

Intra group transactions are disclosed in Note 15.

12. Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

13. Tangible fixed assets

GROUP:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2022	340,957	82,600	515,432	1,149,997	**2,088,986**
Additions in year	-	-	70,943	45,091	**116,034**
Disposals in year	-	-	(52,773)	(52,773)	**(106,145)**
FX on consolidation	(37,426)	(15,056)	(41,268)	(114,377)	**(208,127)**
At 31 December 2022	**303,531**	**67,544**	**492,334**	**1,027,339**	**1,890,748**
DEPRECIATION					
At 1 January 2022	86,833	68,974	338,661	875,230	**1,369,698**
Charge for the year	7,475	3,709	49,875	79,849	**140,908**
Elimination on disposal	-	-	(23,485)	(47,650)	**(71,135)**
FX on consolidation	(312)	(11,815)	(37,010)	(82,963)	**(132,100)**
At 31 December 2022	**93,996**	**60,868**	**328,041**	**824,466**	**1,307,371**
NET BOOK VALUE					
At 31 December 2022	**209,535**	**6,676**	**164,293**	**202,873**	**583,377**
At 31 December 2021	254,124	13,626	176,771	274,767	719,288

13. Tangible fixed assets (cont.)

CHARITY:	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 January 2022	126,526	82,600	340,737	812,709	**1,362,572**
Additions in year	-	-	48,685	-	**48,685**
Disposals in year	-	-	(1,147)	(10,635)	**(11,782)**
FX on consolidation	-	(15,056)	(18,343)	(66,359)	**(99,758)**
At 31 December 2022	**126,526**	**67,544**	**369,932**	**735,715**	**1,299,717**
DEPRECIATION					
At 1 January 2022	85,909	68,974	245,479	682,868	**1,083,230**
Charge for the year	4,412	3,709	34,838	40,859	**83,818**
Elimination on disposal	-	-	(458)	(9,187)	**(9,645)**
FX on consolidation	-	(11,815)	(20,814)	(48,076)	**(80,705)**
At 31 December 2022	**90,321**	**60,868**	**259,045**	**666,464**	**1,076,698**
NET BOOK VALUE					
At 31 December 2022	**36,205**	**6,676**	**110,887**	**69,251**	**223,019**
At 31 December 2021	40,617	13,626	95,258	129,841	279,342

All tangible fixed assets are used for direct charitable purposes.

Notes to the consolidated financial statements
for the financial year ended 31 December 2022

14. Subsidiary undertakings

CUMO
The charity controls CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi. Accounts for CUMO have been prepared and audited in Malawi Kwacha for the period 01 January 2022 to 31 December 2022. These accounts have been consolidated into United Purpose's accounts on a line by line basis.

United Purpose Trading Ltd
The charity controls United Purpose Trading Ltd, a company limited by guarantee incorporated in the United Kingdom. The results for the period to 31 December 2022 has been consolidated on a line by line basis. United Purpose Trading Ltd ceased trading on 31 December 2022, the remaining funds of £74,462 have been gifted to United Purpose in December 2022. The £74,462 is made up of 46,642 (2021) and Profit in the year of £27,820 (2022). United Purpose Trading Ltd was dissolved on the 4th July 2023.

United Purpose Trading Ltd Profit and Loss Account	**31 December 2022 £**	Nine month period ending 31 December 2021 £
Turnover	**41,448**	228,108
Gross profit	**41,448**	228,108
Admin & distribution costs	**(14,505)**	(41,110)
Operating profit	**26,943**	186,998
Realised Exchange (Loss)/Gains	**877**	(150)
Gift aid to parent undertaking	**-**	(140,926)
Profit on ordinary activities before taxation	**27,820**	45,922
Taxation	**-**	-
Profit for the financial period/year	**27,820**	45,922

The profit of United Purpose Trading Ltd is transferred to parent company via Gift Aid.

Village Aid
The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the period ended 31 December 2022 and assets and liabilities as at 31 December 2022 are shown below. Full accounts are filed with the Charity Commission and Companies House. Village Aid will be winding up in 2024

14. Subsidiary undertakings (continued)

Village Aid income and expenditure summary			31 December 2022			Nine month period ending 31 December 2021
	Restricted £	Unrestricted £	**Total £**	Restricted £	Unrestricted £	Total £
Income	-	62,739	**62,739**	11,949	47,748	59,697
Expenditure	(11,949)	(66,982)	**(78,931)**	(38,955)	(47,115)	(86,070)
Net incoming/(outgoing) resources for the year	(11,949)	(4,243)	**(16,192)**	(27,006)	633	(26,373)
Funds at the start of the year	11,949	53,137	**65,086**	38,955	52,504	91,459
Funds at the end of the period/year	-	48,894	**48,894**	11,949	53,137	65,086

Included in expenditure is a grant support cost from the parent entity of £nil (2021: £nil)

Village Aid balance sheet	31 December 2022 £	Nine month period ending 31 December 2021 £
Assets	**64,791**	92,037
Liabilities	**(15,897)**	(26,951)
	48,894	65,086
Restricted funds	**-**	11,949
Unrestricted funds	**-**	53,137
	48,894	65,086

15. Parent charity

The parent charity's gross income and the results for the period are disclosed as follows:	31 December 2022 £	Nine month period ending 31 December 2021 £
Gross income	**13,419,477**	7,872,280
Result for the period/year	**(472,405)**	(1,887,349)

Notes to the consolidated financial statements
for the financial year ended 31 December 2022

16. Debtors

	Group		Charity	
	31 December 2022 £	31 December 2021 £	**31 December 2022 £**	31 December 2021 £
Trade debtors	**9,606**	11,351	**5,816**	9,352
CUMO outstanding client loans	**1,872,081**	1,499,369	**-**	-
Amounts due from donors	**750,783**	405,280	**750,783**	405,280
Prepayments	**27,765**	8,889	**27,765**	8,889
Other debtors	**131,581**	495,603	**45,092**	35,505
Total	**2,791,816**	**2,420,492**	**829,456**	**459,026**

17. Creditors : Amounts falling due within one year

	Group		Charity	
	31 December 2022 £	31 December 2021 £	**31 December 2022 £**	31 December 2021 £
Taxation and social security costs	**3,069**	7,860	**3,069**	7,860
Trade creditors	**207,312**	798,093	**207,312**	658,081
Accruals	**112,869**	59,380	**112,869**	53,170
CUMO loan collateral fund	**266,167**	254,021	**-**	-
Insurance Premiums	**67,039**	**-**	**-**	-
Sundry creditors and provisions	**2,671,469**	937,764	**2,522,000**	909,994
Total	**3,327,925**	**2,057,118**	**2,845,250**	**1,629,105**

18. Creditors : Amounts falling due greater than one year

	Group		Charity	
	31 December 2022 £	31 December 2021 £	**31 December 2022 £**	31 December 2021 £
Amounts payable in 1-2 years	**7,221**	3,672	**7,221**	-
CUMO - amounts due to funders	**425,217**	-	**-**	-
Total	**432,438**	**3,672**	**7,221**	**-**

19a. Analysis of net assets between funds (current period)

GROUP:	Restricted funds £	Designated funds £	CUMO £	General funds £	**Total Funds £**
Tangible fixed assets	-	-	360,358	223,019	**583,377**
Current assets	1,919,349	-	2,268,043	2,765,674	**6,953,066**
Current liabilities	-	-	(891,977)	(2,868,387)	**(3,760,364)**
Long term liabilities	-	-	-	-	**-**
Net assets at 31 December 2022	**1,919,349**	**-**	**1,736,424**	**120,306**	**3,776,079**

19b. Analysis of net assets between funds (prior year)

GROUP:	Restricted funds £	Designated funds £	CUMO £	General funds £	**Total Funds £**
Tangible fixed assets	-	-	439,947	279,341	**719,288**
Current assets	2,791,891	-	2,288,863	995,410	**6,076,164**
Current liabilities	-	-	(572,785)	(1,484,333)	**(2,057,118)**
Long term liabilities	-	-	(3,672)	-	**(3,672)**
Net assets at 31 December 2021	**2,791,891**	**-**	**2,152,353**	**(209,582)**	**4,734,662**

20. Operating lease commitments

The charitable company had total commitments under operating leases expiring as follows:

GROUP:	**Property**		Equipment	
	31 December 2022 £	31 December 2021 £	**31 December 2022 £**	31 December 2021 £
0 - 1 year	**189,840**	212,999		1,259
1 - 2 years	**70,919**	99,751	**-**	1,259
2 - 5 years	**3,896**	68,488	**-**	2,413
Total	**264,655**	**381,239**	**-**	**4,931**

CHARITY:	**Property**		Equipment	
	31 December 2022 £	31 December 2021 £	**31 December 2022 £**	31 December 2021 £
0 - 1 year	**181,384**	209,578	**-**	1,259
1 - 2 years	**64,222**	99,751	**-**	1,259
2 - 5 years	**3,896**	68,488	**-**	2,413
Total	**249,502**	**377,817**	**-**	**4,931**

21a. Movements in funds (current period)

Restricted funds

GROUP AND CHARITY:	At 1 January 2022 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 December 2022 £
Exploitation and conflict	(130,530)	85,045	(11,543)	-	**(57,028)**
Health and Wellbeing	(107,301)	2,965,542	(3,393,138)	385,368	**(149,529)**
Livelihoods	3,063,117	9,296,318	(9,646,273)	(481,758)	**2,231,404**
Environment	(89,202)	105,267	(121,563)	-	**(105,498)**
held by Village Aid	55,807	-	-	(55,807)	**-**
Total restricted funds	**2,791,891**	**12,452,172**	**(13,172,517)**	**(152,197)**	**1,919,349**

Unrestricted funds:

Designated funds:	At 1 January 2022 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 December 2022 £
Malawi	-	-	-	-	**-**
Sustainable energy fund	-	-	-	-	**-**
Eureka rig	-	-	-	-	**-**
Gambia	-	-	-	-	**-**
Vehicle replacement	**-**	-	-	-	**-**
Total designated funds	**-**	**-**	**-**	**-**	**-**
General Funds held by CUMO	2,152,353	1,496,237	(1,912,163)	-	**1,736,427**
General Funds held by Village Aid	63,315	62,739	(20,698)	(56,482)	**48,874**
General Funds held by United Purpose Trading	-	41,448	(13,628)	(27,820)	**-**
General funds	(272,896)	967,305	(859,479)	236,499	**71,429**
Total unrestricted funds	**1,942,772**	**2,567,729**	**(2,805,968)**	**152,197**	**1,856,730**
Total funds	**4,734,663**	**15,019,901**	**(15,978,485)**	**-**	**3,776,079**

Transfers between funds

Transfers between funds represent movements of funds between projects.

Any transfers from restricted funds into unrestricted funds are as result of a review of fund balances to identify funds held in restricted funds on projects that are now complete. The fund balances are reviewed once the final donor reports have been submitted and accepted by donor, if the likelihood of funder clawback is remote the remaining balance is considered unrestricted.

Purposes of restricted funds

Restricted funds consist of donor funding for specific development projects, plus an allocation of voluntary income restricted for other purposes than specific development projects. The restricted funds held by Village Aid have been shown as restricted as they are to be spent in line with the donors' intentions.

Any fund balance in deficit, is due to payments due from donors not having been received at year end, and post year end receipts not being accrued due to the nature of donor contract.

A proportion of the restricted funds balance is held in cash funds in project specific bank accounts and as such is not available for group cash resources.

CUMO loan funds are held for making microfinance loans in Malawi, specifically to living those in extreme poverty in rural areas. These funds arise from initial grants from the Department for International Development (granted to establish a revolving loan fund), supplemented by surpluses generated through the charging of loan interest, less the cost of administering the loans. The cash resources of CUMO are not available for group cash resources and therefore have been shown separately.

21b. Movements in funds (prior year)

Restricted funds

GROUP AND CHARITY:	At 1 Apr 2021 £	Incoming and gains £	Expenditure and losses £	Transfers £	**At 31 December 2022 £**
Exploitation and conflict	(51,817)	64,324	(33,688)	(109,349)	**(130,530)**
Health and Wellbeing	1,487,370	1,437,126	(2,921,583)	(110,214)	**(107,301)**
Livelihoods	2,637,529	5,593,299	(5,205,066)	37,355	**3,063,117**
Environment	(64,761)	89,621	(114,694)	632	**(89,202)**
held by Village Aid	54,455	1,352	-	-	**55,807**
Total restricted funds	**4,062,776**	**7,185,722**	**(8,275,031)**	**(181,576)**	**2,791,891**
General Funds held by CUMO	1,886,978	950,186	(684,811)	-	**2,152,353**
General Funds held by Village Aid	37,205	56,345	(30,235)	-	**63,315**
General Funds held by United Purpose Trading	-	229,052	(229,052)	-	**-**
General funds	363,144	479,040	(1,296,656)	181,576	**(272,896)**
Total unrestricted funds	**2,287,327**	**1,714,623**	**(2,240,754)**	**181,576**	**1,942,772**
Total funds	**6,350,103**	**8,900,345**	**(10,515,785)**	**-**	**4,734,663**

22. Analysis of cash at bank and in hand

	Charity £	Subsidiaries £	31 December 2022 Total £	**Period ending 31 December 2021 Total £**
General accounts in the UK	1,592,138	-	1,592,138	**1,358,966**
Project specific accounts in the UK	-	-	-	**2,415**
Held in overseas accounts	2,198,635	370,477	2,569,112	**2,282,066**
Total cash funds held	**3,790,774**	**370,477**	**4,161,250**	**3,643,447**

23. Capital Commitments

At 31 December 2022 there were no capital commitments (31 December 2021: Nil).

24. Contingent Assets

The unsold carbon credit units held at 31 December 2022 are 12,378 (31 December 2021: nil units). Units sold after December 2022 are 87,285 with a price range per unit of €3.58, the average price per unit is expected to increase towards the end of 2023. The carbon credits continue to contribute to the ongoing costs of the carbon projects, and benefits to the communities involved, and to the general funds of the charity where there are excess funds available.

24. Contingent Assets

The unsold carbon credit units held at 31 December 2022 are 12,378 (31 December 2021: nil units). Units sold after December 2022 are 87,285 with a price range per unit of €3.58, the average price per unit is expected to increase towards the end of 2023. The carbon credits continue to contribute to the ongoing costs of the carbon projects, and benefits to the communities involved, and to the general funds of the charity where there are excess funds available.

25. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

26. Parent company details

As of 5 August 2021, United Purpose merged with The Gorta Group. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of The Gorta Group. The group is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. On 27 October 2022 Ray Jordan resigned as group CEO and was replaced temporaily by David Dalton. On the 17th April 2023 Ray's replacement, Feargal O' Connell was appointed CEO of the Gorta Group. Geoff Meagher replaced Carmel Fox as Group Chair of The Gorta Group on 28 February 2023.

27. Post balance sheet events

Decision made at Village Aid AGM on November 22th 2022 to wind down the company. Working with trustees on a plan for the closure but expected to be in 2024. United Purpose Trading was dissolved on the 4 July 2023. From 1 January 2024 UP Malawi ceased to exist and all current projects were transfered to Self Help Africa Malawi.

WASH clinic, Benue state, Nigeria
Photo © Jason Florio

Midrete from small rural community in Mozambique.Since attending UP training on climate-smart farming practices, her small farm has become a more viable business

United Purpose
Beyond aid

Self Help AFRICA

Partner Africa

TruTrade Africa

CUMO

www.united-purpose.org

UNITED PURPOSE

England & Wales - Charity number 272465

Accounts

Trustee's Report 2021

United Purpose

Beyond aid

BOARD OF TRUSTEES

(as at 31 December 2021) Mary Robinson
(Chair) Hadi Husani
Catherine Cottrell
Carmel Fox
Dervla Owens
Michael Gormley
Catherine Fitzgibbon

Resignations

Peter Atfield - 04/08/2021
Peter Ayres - 04/08/2021
David Bull - 04/08/2021
Martin Davidson - 04/08/2021
Michael Gormley - 28/11/2022
Catherine Fitzgibbon - 30/06/2022

SENIOR LEADERSHIP TEAM

(as at 31 December 2021)
CEO: Ray Jordan
Executive Director: David Dalton
Programmes Director: Orla Kilcullen
CFOO: Peter McDevitt
Director of Business Development: Martha Hourican

What we do

United Purpose strives to end extreme poverty and inequality across the globe.

We are a leader in community-led development and grassroots innovation. For more than 40 years, we have worked with frontline activists, community organisations and individuals to help people gain agency over their own lives and move beyond aid.

We believe a person's ability to feed themselves, stay healthy or have an education should never be dependent on charity or benevolence but always within their control. We want people everywhere to live independent lives where they are able to exercise agency over their own future.

How we do it

At the heart of our approach is a grassroots, community-led model. We believe in working in partnerships, and place the voices of those we work with at the forefront of all we do.

We are innovative and creative, and we are not afraid to explore new methods to achieve better results.

We specialise in mobilising communities to transform social norms and behaviour that infringe rights and hold back development. We pride ourselves on building deep relationships with communities, local partners and governments to implement community-led, sustainable solutions to the challenges people face. These solutions often involve improving access to markets, establishing business opportunities to enhance livelihoods and increasing access to basic public services.

All of this enables the people we support to take control of their own lives and move beyond aid.

Specifically, we use three tactics to bring about lasting change:

- We tackle the big issues that affect people's lives
- We test and scale innovations
- We mobilise our resources to influence global change

Our merger with Self Help Africa will enable us to fulfil our objectives. Together, we are working to improve the lives of close to six million people, each year.

Our tactics for lasting change

- We tackle the big issues that affect people's lives
- We test and scale innovations
- We mobilise our resources to influence global change

Money

We support people to gain more sustainable and resilient access to income.

The big issues

Health

We improve health and wellbeing by increasing access to basic services and addressing people's physical, social and psychological needs.

Livelihoods

We empower people to have more sustainable and resilient livelihoods, and ensure that economic growth is equitable.

The three levers

Information

We enable individuals to access knowledge and information that allows them to determine their own futures and protect and extend their rights.

Systems

We enable communities to access and influence local and global systems, including market, health, financial and government ones.

Environment

We improve environmental resilience by reducing carbon emissions, making renewable energy more accessible to all and supporting communities to adapt to the changing climate in their region.

Exploitation

We combat violence, exploitation and conflict by tackling the root causes, supporting victims and building peaceful futures.

OUR WORLD

Between April and December 2021...

We directly reached

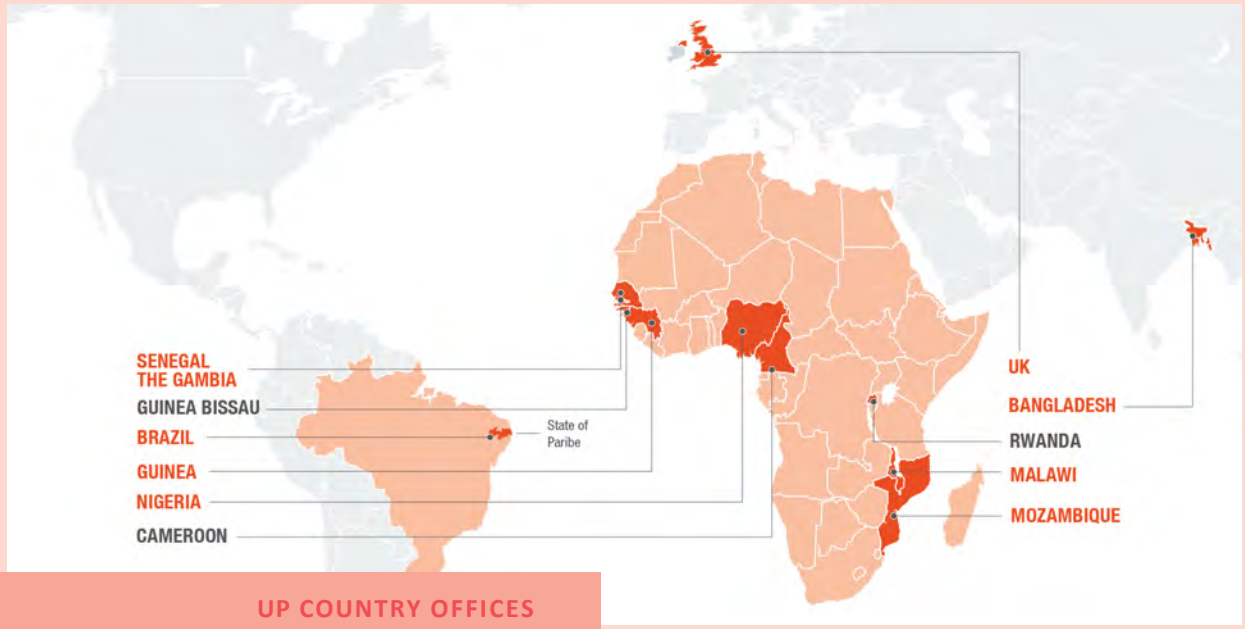
3,011,766

people

...and
indirectly reached an additional

10,744,928

people



UP COUNTRY OFFICES
PARTNER PROGRAMMES

IN NUMBERS

Livelihoods

We helped
1,490,630 people
to establish or strengthen their businesses

We provided **69,341 people**
with microfinance loans

Health

We provided
363,788 people
with access to safe water

We supported
48,374 people
to receive primary healthcare.

Environment

We planted **230,128 trees**

We supported
29,447 people
to access electricity from renewable energy

Exploitation

We delivered **75 workshops**
between communities and local government

We engaged and empowered
2,047 young people
through sport

COVID

We provided
649,929 food and hygiene kits
to people affected by COVID-19

We produced and distributed **270,991 cloth facemasks**

Stories from our work...

On the following pages, we present some highlights from our work in 2021 under our four change objectives: livelihoods, health, environment and violence/exploitation. We also feature key achievements from our humanitarian and COVID response work.

LIVELIHOODS

We have built a wealth of knowledge and expertise in improving livelihoods, particularly in poor rural communities, during the past 40 years. We promote livelihoods that can adapt to the demands of a changing climate, with a particular focus on economically empowering women. Between April and December 2021, for example, we supported approximately 68,312 women to increase their incomes and helped approximately 1,490,629 people to establish or strengthen their businesses.

BRAZIL

Building up women's businesses

In Paraiba, Northeast Brazil, opportunities for women to access business training are limited. The impact of COVID-19 on local markets was a challenge to many small businesses, which had to adapt to survive.

The 'Marinas do Abiaí' group of 12 women was set up in 2010 to support income generation opportunities for women in the community. The group has small plots to grow vegetables and fruit for food for themselves and their families, with any excess sold in local markets.

During the COVID-19 pandemic, as markets were closed, some 40 per cent of the group's cassava crop was being wasted. To resolve this, they started milling it to make flour. This is a very desirable product in the country, used to make tapioca, a pancake-like product that has indigenous origins.

Creative business opportunities
Working together to purchase a small grinder, the group secured new clients and began to sell their product in farmers' markets, increasing their collective income by 50 per cent. Seeing the potential to expand and grow, they also started an online campaign to raise funds of £1,000 from private donations and local government. The project also supported the group with a 'rotating fund', a small fund wholly owned and managed by the group to use as working capital or for other needs, part of which they intend to use for the mill-house.

Meet Maria
Maria, 50 years old, is a members of the 'Marinas do Abiaí' women's business group. She said:

"The meetings were great and helped to motivate us. As part of the project, we would meet to talk about our needs and the difficulties we face as women and this helped a lot. The project educators also urged us to exercise to improve our health which was great and we also discussed how we could reuse and make the most of our products, like making flour from the cassava. This meant we could get a better price, which was great, as before this we were often not even covering our expenses."

CONTEXT: United Purpose worked with the group to help its members access the equipment, utensils and materials they needed to develop their businesses. With funding from Penny Appeal, we delivered training in business management and planning, and supported them to develop a logo to promote their business. Funding from Electric Aid paid for the bulk of the flour mill construction and the equipment needed.

Left: 31-year-old Midrete lives in a small rural community in Mozambique, with her husband and four children. Since attending United Purpose training on climate-smart farming practices, her small farm has become a more viable business. She says: "Now my productivity has improved and I can sell my produce in other markets and make a decent price."

HEALTH

Improving health in the communities where we work is a key focus of ours. Whether it is installing water pumps and training locals how to maintain them, or promoting good nutrition practices, we support people with the tools and resources to make informed choices and lead healthier lives. Between April and December 2021, we provided 363,788 people with access to safe water and supported 48,374 people with access to primary healthcare.

THE GAMBIA

Supporting mothers and babies to become nutrition secure

The challenge
In recent years, The Gambia has experienced an alarming increase in malnutrition, with acute malnutrition at 10.3 per cent and 23 per cent of children stunted or small for their age (World Food Programme). The country only produces half of the food it needs, and food production is highly vulnerable to climate-related issues, such as droughts and floods. Lack of nutritious food, and knowledge about nutrition, is a big challenge – especially for mothers, which results in critical deficiencies in children.

Our response
Our nutrition project is tackling these issues head-on by working with smallholder farmers across The Gambia to produce more resilient and nutritionally diversified crops. We have also established 120 Mother Clubs to improve the health of babies and young children in rural areas. Each week, the clubs hold cooking demonstrations to expand the knowledge of local mothers in how to prepare nutritious, bio-fortified food.

CONTEXT: The EU-funded project, 'Reducing micronutrient deficiency of women and children through sustainable and integrated approaches to food fortification', began in 2017 and has been instrumental in increasing crop production and a variety of bio-fortified foods for farmers and households alike. With significant impacts on nutrition, value chain addition and market interaction, this project is contributing to increased nutrition security across The Gambia.

Meet Mai and Amadou
Mai adopted her son, Amadou, when he was six months old and his birth mother passed away . At the time, she was breastfeeding her own both and didn't have enough milk to satisfy both. Mai's only option was to take Amadou to her local Mother Club and learn how to feed this vulnerable baby through the weekly cooking demonstrations.

Amadou is now a happy, healthy two year old – but his story could have ended very differently without the support of the Mother Club.

"I learned how to prepare wholegrain bio-fortified pearl millet porridge to feed Amadou," Mai says. "This helped me a lot. If not for the knowledge and support of the Mother Club, he would have been malnourished."

ENVIRONMENT

The world's poorest countries are paying the highest price for climate change. We help communities cope with the changing climate in their region, by adapting how they live and work and by providing facilities to help them become more resilient to these changes. Our environment work also tackles energy poverty, and between April and December 2021 we enabled 29,447 people to access energy from renewable sources.

Above: Illegal deforestation is a huge problem in Senegal. Since 2018, our EU-funded project in the Casamance region has led to the reforestation of 100,000 trees, as well as fewer forest fires and the creation of 'green jobs'. Image copyright: Jason Florio.

MALAWI

Clean power to the people

The challenge
The National Grid in Malawi only reaches 12 per cent of the population. The problem is worse in rural areas, where only 3 per cent of households have access to electricity. In total, nearly 16 million people in Malawi live without access to electricity, dramatically hindering social and economic development.

Our response
We are working in partnership with the University of Strathclyde to develop a financially and environmentally sustainable village-scale electricity access. Together, we have developed Malawi's first smart-metered, solar-powered microgrid for Mthembanji village – a comparatively low-cost, simple solution to energy poverty in rural Malawi.

Matilda's story
Matilda (pictured below) is a young mother living in Mthembanji village. Explaining the difference that access to reliable electricity has made to her family's life, she said:

"Beforehand we only had one torch, which we had to share between the kitchen and at the same time for the children to be able to study. It was really hard for the children to do well at school and sometimes it was a decision to use the money for batteries or to buy food for the children.

"But my life changed when the electricity arrived because it's used for lighting in the house. My children can now study and the outside bulb protects us from thieves. The children are now doing so well at school because they are able to study."

CONTEXT: The Rural **E**nergy **A**ccess through **S**ocial **E**nterprise and Decentralisation (EASE) project is funded by the Scottish Government's Malawi Development Programme. It builds on the longstanding partnership between United Purpose and the University of Strathclyde. The project focuses on marginalised rural communities in Balaka and Dedza Districts. It addresses energy challenges using a community-centred approach to deploy holistic, sustainable solutions to the complex energy challenges experienced in these communities, specifically by deploying microgrids, energy hubs, and district energy officers. Through this project, UP is supporting the Government of Malawi to achieve its 2030 target of sustainable energy for all.

EXPLOITATION AND CONFLICT

Many of the communities we work with are fractured and fragile, and experience increasing levels of inequality. We work against violence and exploitation, especially those directed at women and children. We support survivors, and place a big emphasis on empowering communities to understand and uphold their rights. Between April and December 2021, we trained 12,562 people in advocacy skills and engaged 2,047 young people through sport.

GUINEA

Fighting FGM in Guinea

The challenge
Female genital mutilation (FGM) is a common practice in Guinea. Approximately 94.5% of girls and women aged 15-49 in this small African country have been cut (source: 28 Too Many). FGM has serious health consequences, ranging from death, serious injury and infection to sexual dysfunction and difficulties during childbirth.

Our response
Our project aimed to reduce incidences of FGM and strengthen its prohibition in Beindou District, with the support of the British Embassy. We reached 2,000 community members with important messages through educational sessions and door-to-door awareness raising.

Dr Angela Dermine is a medical doctor in charge of UP Guinea's public health programmes. She says: *"My hope is that the people we reach will be strong voices against the practice in their community. I hope that young girls will no longer simply accept these practices as part of their culture – and, if they face family pressure, that they will know where to go for assistance. Also, that the young men we reach will protect their sisters, daughters and nieces."*

HUMANITARIAN

Our approach to humanitarian work is based on responding to situations where we can make the biggest difference. We focus on areas where we already have strong relationships with communities and local authorities, which enables us to respond more quickly and effectively. Unsurprisingly, in 2021, our emergency response work focused on helping communities overcome COVID-19.

WEST AFRICA

We delivered a rapid emergency response to COVID-19 in Nigeria, Guinea, The Gambia and Senegal. These countries are among the poorest in the world and they are ill-prepared to cope with COVID-19 due to a combination of weak national healthcare systems, poor basic sanitation facilities, densely populated communities, and an absence of welfare support systems. Our project had three strands: (i) healthcare and COVID-19 prevention; (ii) hygiene information needs and overcoming vaccine skepticism; (iii) rebuilding the economy and promoting resilience of the informal sector.

Snapshots from the project

- Midwife Christine Sylla, aged 27, examines her pregnant patient at the health centre in Beindou, Guinea. Christine is one of 80 health workers in Guinea to receive COVID-19 prevention training from United Purpose.
- DJ Ditz, a musician and community activist, waves from a minibus. This is a typical mobile street pop-up that United Purpose used to bring vital information about COVID-19 to hard-to-reach communities in Nigeria.
- Aissatou Cisse is a fruit and vegetable seller in Dhaka, Senegal. The pandemic had a huge impact on her business because street markets were banned. Aissatou turned to her local women's collective for financial help, which United Purpose supported.
- Sally Jarjou tends to her crops in Kassange, The Gambia. As a result of the project, she and others in her community have additional income from producing extra crops and report improved health for their family.

CONTEXT: The project was funded by the Welsh Government. It reached 4.4 million people through a combination of mass awareness campaigns and focused training sessions. There was also a public engagement component in Wales, comprising of three multimedia exhibitions and the creation of a suite of education resources aligned with the new curriculum.

Left: The community gathers for a weekly cooking demonstration in Jendeh village, The Gambia, where United Purpose supports young families to eat nutritious food, making them more resilient to illnesses like COVID-19.

Strategic report: Structure, governance and management

The trustees present their report and the audited financial statements for 1 April 2021 - 31 December 2021. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities, applicable to charities preparing their accounts in accordance with FRS 102. This trustees' annual report includes a directors' report as required by company law.

United Purpose is a charitable company limited by guarantee, with registration number 1278887 and charity number 272464, renamed from Concern Universal in November 2016. It was incorporated on 27 September 1976 and established under a memorandum and articles of association (subsequently updated by special resolution in November 2003 and October 2019), which set out the objects and powers of the charitable company.

On 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland that trades as Self Help Africa. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of Gorta. Gorta is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors have remained on the UP Board to ensure continuity, and they have been joined by three directors from Gorta and one independent director. In accordance with the merger agreement, United Purpose remains a separate legal entity as a wholly owned subsidiary of Gorta.

Structure and Governance

United Purpose is a movement of people and organisations. In the UK, these organisations include Village Aid, a Derbyshire-based fundraising charity. There is also United Purpose Trading, a vehicle for our carbon initiative where we sell carbon credits generated through our development projects. Our movement also includes CUMO, a Malawi-based microfinance organisation that was set up in 2000 with a grant from UK Aid.

United Purpose's central office in Cardiff plays a support role to our eight country offices and leads on: global strategy development and delivery; governance; organisational funding, communications and public affairs efforts, as well as financial management and planning.

We have a devolved structure, with our eight country offices taking the lead on country strategy development (under the umbrella of our Global Strategy), programme delivery and management, grant fundraising and managing relationships with partners and donors. Our country offices are currently located in Bangladesh, Brazil, Guinea, Malawi, Mozambique, Nigeria, Senegal and The Gambia. We deliver projects directly, through our partners and/or through an advisory role with partners. We also operate across borders in near neighbours of our country programmes – for example, in Cameroon.

We work in partnership with many organisations because we believe sustainable change will only happen when we harness the collective knowledge, skills and resources of a wide range of actors – starting with community-level partnerships. We carefully consider the experience, reach and governance of potential partners, as well as the value they will add to our work. We closely monitor how grants are spent.

We also manage projects through local partners in countries where we do not have a UP office, including Kenya and Rwanda.

The charity's trustees are appointed as directors of the company and are also its members. The trustees have no beneficial interest in the charity. The trustees of United Purpose govern the charity's activities and are legally responsible for the overall control of the charity and for ensuring it is properly managed.

The trustees delegate responsibility for the day-to-day running of the charity to the CEO, who reports directly to the Board and manages the execution of the strategy as directed by the Board. The CEO is assisted by a Senior Leadership Team comprising of those who have responsibility for programmes, external affairs, finance and operations. From 1 April to 4 August 2021, the CEO was Linda Edwards. Ray Jordan, CEO of Gorta, stepped into this role and took over from Linda on 5 August 2021.

All trustees give their time voluntarily and receive no benefits from the charity. The trustees who served during the year are listed on page 2.

The trustee report has been written for the financial year 1 April - 31 December 2021. Due to the merger with Gorta happening in the middle of this time period (5 August 2021), some practices outlined in this report have changed or are in the process of being changed.

Trustee recruitment and appointment

United Purpose recognises that an effective Board of trustees is essential if the charity is to achieve its objectives. Individual trustees must have sufficient knowledge, both of trusteeship in general and of the

charity's activities, to enable them to carry out the role and to represent the charity at meetings and other events.

The existing trustees are responsible for recruiting new trustees, although specific administrative tasks may be delegated by the Board to the CEO and Senior Leadership Team. The minimum number of trustees is set at no less than three and the maximum number at no more than 11.

Efforts to recruit new trustees take into account any recent skills audits and gaps in skills or experience that have been identified, and specific roles or duties that need to be undertaken. When the ideal profile of skills and experience has been identified, a recruitment plan is formulated. United Purpose seeks to ensure diversity in its Board of Trustees as well as in its staff base, and consideration will be given to ways in which groups that are underrepresented on the Board might be reached and encouraged to apply.

Trustee induction and training

New trustees undergo an orientation to brief them on their legal obligations under charity and company law, and Charity Commission guidance on public benefit and safeguarding. The training also informs them of the content of the memorandum and articles of association, the decision-making processes, the strategic plan and recent financial performance of the charity. During the induction, they meet employees and other trustees. Trustees are encouraged to attend appropriate external training events that will help them in their role.

Related parties and relationships with other organisations

All trustees and key management personnel are required to disclose any parties and conflicts of interest. There were no transactions with any other related parties during the year and none of the charity's trustees receives remuneration or other benefits from their work as a trustee.

United Purpose has three wholly owned subsidiaries – United Purpose Trading, which sells carbon credits, Village Aid, a fundraising charity supporting projects in West Africa and CUMO, a microfinance organisation in Malawi.

Public benefit

Trustees of United Purpose have a duty to report in the Trustees' Annual Report on the charity's public benefit. Each year, the trustees review the aims, objectives and activities of the charity. In this report, they demonstrate:

- The benefits generated by the activities of the charity. This report explains how United Purpose's activities meet the goals of its Global Strategy, and highlights the types of programmes that are funded and reports on the number of people it reaches.
- The benefits are closely aligned with the charity's objectives. Each area of United Purpose's work – health, livelihoods, climate and conflict – works towards the charity's broad vision, which is 'A world where justice, dignity and respect prevail for all'.
- The people targeted by United Purpose's interventions receive the support they need. Wherever possible, we seek the views and opinions of people living in poverty on the design and implementation of our programmes. This ensures that our programmes take into account people's assessment of their own needs, and bring positive and measurable changes to people's lives.
- The trustees are confident that United Purpose meets the public benefit requirements, and they confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit.

Management

Prior to the merger, from 1 April to 4 August 2021, our Global Programmes team operated in a 'Cluster' model. Our Senegal country programme led the West Africa/Brazil cluster, while our Mozambique country programme led the southern Africa/Asia cluster. The cluster model aimed to: share learning between country programmes; identify critical priorities and support needs; create networks with regional donors and advocacy networks; and strengthen global representation at Senior Leadership level.

After the merger, the management model changed.

Since the merger, the organisation's management model transitioned to a regional structure, which sees a Regional Director providing support and guidance to Country Directors.

The UK team's focus remains on streamlining United Purpose's operations to focus on fundraising, communication, human resources and finance. Staff working in these respective teams have integrated into the equivalent teams in Self Help Africa.

Renumeration policy for key management personnel

The key leadership of the charity includes the trustees and the CEO, who manages the charity on a day-to-day basis.

All trustees give their time freely and receive no fees or remuneration for serving as a trustee of UP. The charity reimburses reasonable expenses incurred while acting as a trustee. This includes travel and accommodation expenses required to attend meetings, training and orientation. Every effort is made to ensure costs are modest. Details of trustees' expenses and related party transactions are disclosed in the accounts.

In deciding appropriate pay levels, UP aims to strike a balance between paying enough to recruit and keep skilled people, and meeting the public's and our donors' expectations that the money they entrust with us is used wisely. In setting the CEO's salary, the Board considers the skills and experience required for the role. They have taken independent advice to inform those judgements, as well as taking into account affordability for the charity. The CEO's salary is normally reviewed annually.

Strategic report

Overview

The continuing COVID-19 pandemic and the end of several high-scale programmes meant the organisation carried out fewer activities in 2021, iwith programme expenditure reduced to £8.9m (2020-21: £19.7 m) and the number of people directly reached: 3 million (indirectly: 10.7million). Unrestricted reserves decreased during the period by £0.6m.

This year, through our programmes, we directly reached 3,011,766 people and another 10,744,928 people indirectly. As in 2020, this significant indirect reach is a result of our mass COVID-19 campaigns, largely in West Africa, which encouraged vaccine uptake and aimed to raise awareness about ways to prevent the spread of the virus. Please refer to the table below for more information about the number of people we reached between April and December 2021:

Country	No. of people reached directly	No. of people reached indirectly
Bangladesh	264,260	792,780
Brazil	4,296	17,184
Mozambique	121,948	731,688
Nigeria	633,276	1,164,248
Senegal	872,088	3,488,352
The Gambia	96,048	288,144
Guinea	5,022	202,500
Malawi	1,015,008	*4,060,032*
GRAND TOTAL	**3,011,946**	**10,744,928**

The COVID-19 pandemic has impacted United Purpose and the NGO sector as a whole, both in the short and long-term. It has disproportionately affected people living in poverty in low-income countries, who UP exists to serve and who will be dealing with the ripple effects of the pandemic for years to come.

The trustees followed a risk-based approach to analyse the evolving situation around COVID-19 and to enable us to transition through the immediate and critical challenges that the pandemic presented.

Throughout 2021, we continued to support national COVID-19 responses. We delivered mass communication campaigns on preventing the spread of the virus and encouraging vaccine uptake, as well as supporting small business owners in the informal sector to rebuild their businesses in the wake of the pandemic. We also continued to promote health and

wellbeing sessions for staff and implemented flexible and COVID-safe office work arrangements. Specifically, we installed 3,653 new handwashing stations across our programmes between April and December 2021, provided 649,929 food and hygiene kits to mitigate any immediate impact on the most vulnerable, and we supported women's groups to produce and distribute approximately 270,991 cloth face masks.

Throughout 2021, the health and safety of our staff, partner staff and communities where we work around the world remained a paramount focus. We are also continuing to flex and adapt our programmes to support national efforts to recover from the economic fallout of COVID-19 on vulnerable populations in our programme countries.

Financial review

Our goal is to effectively manage our finances to ensure that we are best placed to deliver quality and impactful programmes.

During the nine-month reporting period (April-December 2021), the income of United Purpose decreased by 55 per cent comparing with the 12 months of April 2020-March 2021, from £19.7m to £8.9m, following a 6 per cent increase in 20/21. Expenditure reduced by 44 per cent from £18.7m to £10.5m, following an increase of 6 per cent in 20/21.

Overall, this led to a negative movement in fund in 2021 of £1.6m compared to a positive movement of £1.1m in 20/21. The Gorta Group have provided a letter of support in light of the decline in reserves, A full breakdown of reserves is provided in the accounts.

Reserves policy

The purpose of the Reserves Policy for United Purpose is to ensure the stability of the mission, programmes, employment and on-going operations of the organisation. Our reserves are intended to provide an internal source of funds for situations such as a sudden increase in expenses, one-time unbudgeted expenses, unanticipated loss in funding, or uninsured losses. The reserves may also be used for one-time, non-recurring expenses that will build long-term capacity, such as staff development, innovation, or investment in operations efficiencies. The reserves are not intended to replace a permanent loss of funds or eliminate an on-going budget gap. It is the intention of United Purpose for the reserves to be used and replenished within a reasonably short period of time. The Reserves Policy will be implemented alongside other governance and financial polices of United Purpose and is intended to support the goals and strategies contained in these related policies and in strategic and operational plans.

The target amount of unrestricted reserves (excluding designated reserves) is £1 million, which is based on considerations of a range of risks including foreign exchange fluctuations, working capital requirement for projects and investments in line with United Purpose's strategy and programme philosophy.

As an integral part of our Reserves Policy, we recognise the value of carbon units to the organisation, both in terms of their cash value and their innovative contribution to achieving our mission. The organisation holds Gold Standard carbon units, generated through our water and livelihoods programmes in Malawi. Carbon credits can be sold to cover the cost of their generation including related obligations to the source communities. Any surplus may then be treated as unrestricted income.

Going concern

The trustees fully recognise their responsibility to assess the going concern basis of the charity and have a reasonable expectation that United Purpose will be able to operate within the level of its resources for a period of at least 12 months. Although general funds are negative this has been recognised by the Gorta Group and a letter of support has been provided. This assessment is based on a thorough examination of project balances, group income and cash projections. Therefore, trustees continue to adopt the going concern basis in preparing the annual financial statements. The trustees believe that there is no material uncertainty about United Purpose's ability to continue as a going concern.

Fundraising statement

Our fundraising team, based in our Cardiff office, has integrated into the fundraising team at Self Help Africa since the merger. Throughout 2021, the team focused on the following priorities:

- Integration of data, systems and processes with Self Help Africa;
- Improving systems and processes to become more effective at managing the income we currently generate;
- Ensuring best practice in the stewardship of our current donors.

All fundraising activity has been undertaken in line with the Fundraising Code of Practice set by the Fundraising Regulator, of which we are a member. We do not pay for the services of third-party commercial organisations to raise funds in United Purpose's name, nor do we engage in cold-calling, door-to-door or street fundraising. During 2021, we did not have a relationship with any commercial participators. No complaints were received by the charity regarding any fundraising activities.

Managing risk and uncertainty

United Purpose operates in an ever-changing context, both in the UK charity sector and fragile geographies with local communities. Working within this unstable environment and simultaneously protecting the vulnerable people we often engage with, as well as the charity's assets, presents many challenges.

Managing risks effectively is central to the achievement of our strategic goals and is overseen by the Board. The Board has established a formal risk management process and internal control framework to ensure the proactive and consistent management of risks, both to reduce negative impact of risk and maximise strategic opportunities. This process involves a risk strategy to share an agreed attitude and organisational capacity for risk, a risk governance structure to oversee the risk management process and a risk implementation approach to analyse and manage risk.

The risk management framework at United Purpose is designed to address uncertainty as part of decision making, as well as ensuring that any new or subsequent risks can be taken into account. The framework helps to identify, assess and control risk across the organisation, summarised in a risk register.

The trustees periodically review the key strategic risks to ensure that they are the right ones and that they are being managed appropriately. The trustees have agreed a risk appetite statement that both sets the tone and addresses the challenge of the gap between exposure to risk and the organisation's ability to accept the risk.

United Purpose faces some inherent risks resulting from the locations we work in and the way projects are delivered. Security risks are mitigated by undertaking safety and security reviews in each country, by maintaining insurance cover and by ensuring staff and volunteers receive training in safety and security relevant to the programmes where they are being inducted.

The key risk areas and responses have emerged from this risk management process:

(See table on p28)

Our risks evolve over time and as we progress our strategy, new risks emerge and we update our risk areas and adjust our mitigation activities accordingly.

Risk area	Impact	Mitigation
Programme funding	Downward pressure on income due to changes in priorities within the global aid programme and a more challenging environment for public donations.	Review systems currently in place (in countries and globally) for monitoring new opportunities. Avail of services of Programme Funding Team to grow institutional income, including trusts and foundations. UP and Gorta pipeline integrated and monitored on an on-going basis.
Internal financial controls	Insufficient controls could expose the organisation to financial mismanagement and donor compliance breaches.	Robust financial control framework, training and guidance process in place for each Country Programme. Budget in a format allowing quarterly/monthly updates to track progress against actuals and forecasting. Monthly reporting in all country programmes, detailing core and project results on a spreadsheet system. Additional financial rigour emanating from merger with Gorta.
Cash flow	Insufficient cash to cover business plan expenditure.	Cash flows from Country Programmes reviewed on a regular basis, with any significant changes flagged immediately. Local cash flows reviewed weekly to plan and authorise payments and monitor expected income. New monthly cash request protocols instituted since Gorta merger.
Fraud and bribery	A major fraud or bribery resulting significant financial or reputational damage.	Zero-tolerance approach to fraud and bribery, rolled out through robust policies and procedures. Internal audit roles are recruited in larger country programmes. Gorta's HQ internal audit team adds an additional layer of security.
Safeguarding	Staff and partner staff not adequately protected. Only a small number of concerns raised.	Regular training on UP's safeguarding policy. Support to wellbeing and safeguarding committees at different levels of the organisation.
Security	Higher security risk due to staff not being adequately trained.	In-country security training is available. Most security training will need to be factored into budgets, in particular in countries where risk rating is high. Security training for visitors also. Gorta have a dedicated security focal point and a global WhatsApp security group.
Integration	Integration process may not deliver on merger potential.	Integration Manager appointed. Additional resources employed in safeguarding, logistics / procurement, Finance and HR. Sessions to be scheduled on transition to Salesforce and change in policies.
Price Hikes	Increase in prices across many areas may affect our ability to deliver on projects.	Country Programmes have been asked to look at a risk mapping in relation to price hikes to plan ahead. Consider inflation in annual remuneration review process.
COVID-19	Staff and partner staff not adequately protected for project implementation. Project implementation discontinued. Additional costs required not covered by donors. Loss of income and overhead recovery.	In relevant countries provide Covid-19 prevention awareness sessions and mental health support sessions to ensure all staff have the right information about Covid and how to access medical treatment and vaccines. Identify possibility of adaptation of project activities as necessary. Where not possible to deliver current contracts, agree new approach and timeline with donors. Review project information regularly, with a special emphasis of project cash flows.

Safeguarding

We do not tolerate sexual exploitation or any form of abuse, including bullying and harassment. They are extremely serious issues and our commitment to protect the people we work with from harm applies without exception across our programmes, people and partners.

Three years ago, United Purpose underwent a period of reflection and self-assessment, which resulted in an updated set of policies and procedures to strengthen our safeguards against abuse and to enable reporting if it happens. Last year, we continued to drive improvements through: (i) improving systems; (ii) strengthening our culture; (iii) putting learning at the heart of our approach; (iv) working with partners to reciprocally strengthen our commitment to safeguarding.

We recognise that safeguarding is so much more than a set of policies and procedures. It is implicit in everything we do, from how we speak to community members and individuals, to how much staff exert their power over vulnerable communities who need our support. It involves understanding power dynamics, recognising how our presence in communities changes such dynamics, and knowing what we must do to ensure this power is never abused.

If you have any concerns about the health, wellbeing, survival or dignity of a person in our care, please share with our confidential safeguarding committee at concerns-uk@united-purpose.org.

Plans for the future

As explained in this report, as of 5 August 2021, United Purpose merged with Gorta (trading as Self Help Africa) and the leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Chair of Gorta. The reasons for this merger are outlined below, and also provide a framework for our future plans.

Both United Purpose and Gorta have a proud history of assisting those in greatest need. For decades, we have helped marginalised communities to take greater control over their own lives, by providing lasting solutions, be that by helping them to earn more from their work, sustainable WASH or social accountability interventions. On an annual basis, our combined programme activities reach more than 6 million people. But our world is changing rapidly. The challenges that lie ahead are significant and we will have to adapt quickly if we are to overcome them.

Across Lower Income Countries, a combination of population growth, climate change and lasting effects of the pandemic threatens the economic gains that have been made over the last three decades.
COVID-19 continues to take a toll on African lives and has pushed up to 40 million people into extreme poverty (World Bank, 2021). Women and youth working in the informal labour market are the most affected groups, as they lack access to social safety nets and income opportunities. Addressing these complex development challenges will be at the heart of our merged organisation's future plans.

The challenges are no less complex in lower middle-income countries such as Bangladesh, which faces enormous pressure from population growth and climate change – as well as COVID-19-related grave and disproportionate impacts on marginalised groups. Even in a middle-income economy such as Brazil, there are compelling reasons to work in communities at the margins of society. However, while there has never been a greater demand for the work that we do, we are also being challenged to transform the way we do business. The traditional funding streams, based on a strong foundation of individual charitable giving,, are no longer able to cope. Public fundraising will continue to play an important role in our revenue mix but real growth is only likely to be achieved by increasing both institutional donor support and service income.

Institutional donors demand higher standards of compliance, of accountability and of transparency. Future success will be defined by how well our systems can track every pound or euro, right through to its intended outcome, to show we have delivered what we were contracted to do. Social enterprise models will be an increasingly important part of our future. Mobilising service and trading income – whether from the sale of carbon credits or the provision of ethical audits – is a part of our unrestricted funding mix. We must continue to invest in this area to set stronger foundations for our future.

To continue delivering on our missions in support of the poorest communities in Lower Income Countries, United Purpose, Self Help Africa and the other

members of Gorta need to evolve. Our combined resources – of funding, of personnel, of experiences – will be blended to create an entity that is greater than the sum of our parts.

The Board of Village Aid decided at the November AGM to wind down the charity in 2023.

Statement of responsibility of trustees

The trustees (who are also directors of United Purpose in company law) are responsible for preparing the trustees' annual report, including the strategic report and the financial statements, in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and group. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORPs;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hense for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.
- The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP acted as the charitable company's auditor during the year. The trustees' annual report, which includes the strategic report, has been approved by the trustees on 15 December 2022 and signed on their behalf by

Mary Robinson
Chair

Auditors, banks and solicitors

Standard Chartered Bank 1 Aldermanbury Square London EC2V 7SB
020 7280 7500

The Royal Bank of Scotland Maidstone Branch,
94 High Street, Maidstone, Kent ME14 1SA
016 2269 1333 or 01432 357264

Geldards LLP Dumfries House Dumfries Place Cardiff CF10 3ZF

Sayer Vincent Invicta House
108-114 Golden Lane London EC1Y 0TL

BOARD OF TRUSTEES (as at 31 December 2021)

Mary Robinson (Chair) Hadi Husani Catherine Cottrell Carmel Fox
Dervla Owens Michael Gormley Catherine Fitzgibbon

Three of the trustees (Catherine Cottrell, Hadi Husani and Mary Robinson) were also trustees at United Purpose before the merger. After the merger, they were joined by three directors from Self Help Africa (Carmel Fox, Dervla Owens and Catherine Fitzgibbon) and one independent director (Michael Gormley).

SENIOR LEADERSHIP TEAM (as at 31 December 2021)

Chief Executive Officer: Ray Jordan Executive Director: David Dalton Programmes Director: Orla Kilcullen CFOO: Peter McDevitt
Director of Business Development: Martha Hourican

Linda Edwards was appointed Interim CEO on 1 January 2021; she stepped down on 6 August 2021, following the completion of a successful merger with Gorta. Paul Seymour, Finance Director, left UP on 18 June 2021.

Independent auditor's report to the members of United Purpose

Opinion

We have audited the financial statements of United Purpose (the 'parent charitable company') and its subsidiaries (the 'group') for the period ended 31 December 2021 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the period then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the group financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt

on United Purpose's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the trustees' annual report, including the strategic report, other than the group financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the group financial statements does not cover the other information, and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the group financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, including the strategic report, for the financial period for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report, including the strategic report, has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report, including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Act 2011 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charites Act 2011 and report in accordance with those Acts.

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and trustees, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Orchard (Senior statutory auditor)
16 December 2022

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

United Purpose

Consolidated Statement of Financial Activities (Incorporating an income and expenditure account)

For the period ended 31 December 2021

	Note	Restricted £	Unrestricted £	CUMO £	31 December 2021 Total £	Restricted £	Unrestricted £	CUMO £	31 March 2021 Total £
Income from:									
Donations and Legacies	2	1,352	525,372		**526,724**	48,955	1,552,465	–	1,601,420
Charitable activities	3								
Livelihoods		5,593,299	73,695	933,460	**6,600,454**	9,038,080	253,871	1,758,971	11,050,922
Health and Wellbeing		1,437,126	4,262		**1,441,388**	5,987,437	7,195	–	5,994,632
Exploitation and Conflict		64,324	–	–	**64,324**	261,744	–	–	261,744
Donations in Kind	6	–	–	–	**–**	19,247	–	–	19,247
Environment		89,621	–	–	**89,621**	146,705	–	–	146,705
Investment income	4	–		16,726	**16,726**	–	–	28,485	28,485
Carbon Credits	5	–	161,108	–	**161,108**	–	669,067	–	669,067
Total income		7,185,722	764,437	950,186	**8,900,345**	15,502,168	2,482,598	1,787,456	19,772,222
Expenditure on:									
Raising funds	7	84,704			**84,704**	247,689	–	–	247,689
Charitable activities									
Livelihoods		4,309,986	1,555,943	684,811	**6,550,740**	8,403,884	2,309,526	1,574,021	12,287,432
Health and Wellbeing		3,688,532	–	–	**3,688,532**	5,820,440	–	–	5,820,440
Exploitation and Conflict		55,109	–	–	**55,109**	249,312	–	–	249,312
Environment		136,700	–	–	**136,700**	111,120	–	–	111,120
Total resources expended		8,275,031	1,555,943	684,811	**10,515,785**	14,832,446	2,309,526	1,574,021	18,715,993
Net outgoing resources before transfers		(1,089,309)	(791,506)	265,375	**(1,615,440)**	669,722	173,072	213,435	1,056,229
Transfers between funds		(181,576)	181,576	–	**–**	500,506	(500,506)	–	–
Net movement in funds	22	(1,270,885)	(609,930)	265,375	**(1,615,440)**	1,170,228	(327,434)	213,435	1,056,229
Funds at the start of the period		4,062,776	400,349	1,886,978	**6,350,103**	2,892,548	727,783	1,673,543	5,293,874
Funds at the end of the period		2,791,891	(209,581)	2,152,353	**4,734,663**	4,062,776	400,349	1,886,978	6,350,103

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 22 to the financial statements.

United Purpose

Balance Sheets

Company No. 1278887

As at 31 December 2021

	Note	Group		Charity	
		31 December 2021	31 March 2021	**31 December 2021**	31 March 2021
		£	£	**£**	£
Fixed assets					
Tangible fixed assets	14	**719,288**	758,828	**279,341**	361,827
		719,288	758,828	**279,341**	361,827
Current assets					
Inventory		**12,226**	1,215	**68**	1,215
Debtors	17	**2,420,492**	2,320,092	**459,026**	848,957
Cash at bank and in hand		**3,643,447**	5,641,511	**3,353,858**	5,036,522
		6,076,165	7,962,817	**3,812,952**	5,886,694
Liabilities					
Creditors: amounts due within one year	18	**(2,057,118)**	(2,342,554)	**(1,629,105)**	(1,877,056)
Net current assets		**4,019,047**	5,620,263	**2,183,847**	4,009,638
Total assets less current liabilities		**4,738,335**	6,379,091	**2,463,188**	4,371,465
Creditors: amounts due greater than one year	19	**(3,672)**	(28,988)	**–**	–
Net assets	20	**4,734,663**	6,350,103	**2,463,188**	4,371,465
Funds					
Restricted funds		**2,736,084**	4,008,321	**2,736,084**	4,008,322
Restricted funds Held by Village Aid		**55,807**	54,455	**–**	–
		2,791,891	4,062,776	**2,736,084**	4,008,322
Unrestricted funds					
Designated funds:					
Funds held by CUMO		**2,152,353**	1,886,978	**–**	–
Funds held by Village Aid		**63,315**	37,206	**–**	–
Other designated funds		**–**	–	**–**	–
		2,215,668	1,924,184	**–**	–
General funds (excluding funds held by CUMO)		**(272,896)**	363,143	**(272,896)**	363,143
Total funds	22	**4,734,663**	6,350,103	**2,463,188**	4,371,465

Approved by the trustees on 15 December 2022and signed on their behalf by

Mary Robinson
Chair

United Purpose

Consolidated statement of cash flows

For the period ended 31 December 2021

Reconciliation of net outgoing resources to net cash flow from operating activities:

	31 December 2021 £	31 March 2021 £
Net outgoing resources	**(1,615,440)**	1,056,229
Interest	**(16,726)**	(28,485)
Depreciation	**147,857**	171,284
Unrealised exchange (gain) on CUMO assets	**(13,127)**	(9,936)
Loss on disposal of fixed assets	**6,449**	594
(Increase)/decrease in inventory	**(11,011)**	17,708
(Increase)/decrease in debtors	**(100,400)**	408,612
Increase/(decrease) in creditors	**(310,752)**	(190,130)
Net cash (outflow) / inflow from operating activities	**1,913,150**	(1,425,876)

	31 December 2021 £	£	31 March 2021 £	£
Cash flows from operating activities				
Net cash (used in) / provided by operating activities		**(1,913,150)**		1,425,876
Cash flows from investing activities:				
Interest	**16,726**		28,485	
(Purchase) of fixed assets	**(101,640)**		(174,165)	
Net cash provided by / (used in) investing activities		**(84,914)**		(145,680)
Change in cash and cash equivalents in the period		**(1,998,064)**		1,280,196
Cash and cash equivalents at the beginning of the period		**5,641,511**		4,361,315
Cash and cash equivalents at the end of the period		**3,643,447**		5,641,511

1 Accounting policies

a) Statutory information

United Purpose is a charitable company limited by guarantee and is incorporated in the United Kingdom. The registered office address (and principal place of business) is Office 124 (Lewis Street), W2 1st Floor, Wellington House, Wellington Road, Cardiff, CF11 9BEJ.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiaries CUMO Microfinance Ltd, Village Aid Ltd (of which United Purpose is a controlling member) and United Purpose Trading Limited on a line by line basis. Transactions and balances between the charitable company and its subsidiary have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006. **United Purpose also became the sole member of United Purpose Europe Stichting a Foundation registered in the Netherlands and incorporated on 15 January 2020. The Foundation has not begun to trade and remains dormant and therefore has not been consolidated into these financial statements. United Purpose Europe has now closed.**

The Charity controls United Purpose Ghana, a company limited by guarantee incorporated in Ghana. Accounts for United Purpose Ghana have been prepared and audited in Ghanaian new Cedis for the year ended 31 March 2021. United Purpose Ghana is accounted for as a country programme within United Purpose and therefore its results are fully consolidated into United Purpose's accounts. United Purpose Ghana's operations closed as of 30th September 2020, however the registration has remained open.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

1 Accounting policies (continued)

d) Going concern

The trustees have prepared the accounts on a going concern basis. In reaching the decision the trustees have undertaken a thorough assessment of the financial risks that United Purpose faces. This assessment has included a review of cash flow projections for 12 months following the date of approval, the pipeline of future funding, the expected realisation of carbon credits and financial forecasts for the current financial year. The global pandemic COVID19 reduced the income for the following period, both from fundraising and field activities, but the organisation acted by utilising UK Government assistance and reducing costs, including using innovative methods in achieving its deliverables. It is their belief that the charity has a reasonable expectation of having adequate resources to continue in operation for the foreseeable future (exceeding the next 12 months).

As of 5 August 2021, United Purpose merged with The Gorta Group. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of The Gorta Group. The group is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors remain on the UP Board to ensure continuity, and they are joined by three directors from Self Help Africa and one independent.

"The Gorta Group will make funds available to United Purpose for a period of not less than twelve months from the date of approval of the financial statements to enable it to meet debts as they fall due.

The Gorta Group are aware of the potential for United Purpose to have cash deficits of up to £1.6m during the 12 month period up to 31 August 2023, per cash-flow projections. Gorta Group is prepared to support United Purpose to this level and beyond should the need arise.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1 Accounting policies (continued)

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.
Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the cost of livelihoods, health & wellbeing, exploitation and conflict and environmental work undertaken to further the purposes of the charity and their associated support costs

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable to partner organisations are included in the Statement of Financial Activities in the year in which they are payable.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between charitable activities on the basis of area of literature occupied by each activity.

- Livelihoods 62%
- Health and Wellbeing 36%
- Exploitation and Conflict 2%
- Environment 1%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- Livelihoods 62%
- Health and Wellbeing 36%
- Exploitation and Conflict 2%
- Environment 1%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

1 Accounting policies (continued)

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Items procured under project funding are expensed in the statement of financial activities in the year of purchase.
Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

United Purpose
Office furniture and equipment: straight line basis at an annual rate of 20%
ICT Equipment: straight line basis at an annual rate of 33.3%
Vehicles: straight line basis at an annual rate of 33.3%
Drilling Rig: straight line basis at an annual rate of 33.3%
Land & Buildings: straight line basis at an annual rate of 5%
Capitalised development costs: straight line basis at an annual rate of 33%

CUMO
Office furniture and equipment: straight line basis at an annual rate of 25%
ITC Equipment: straight line basis at an annual rate of 33.3%
Vehicles: straight line basis at an annual rate of 20%

There are no material differences arising from the different treatment of depreciation within CUMO.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

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

p) Creditors and provisions

Creditors and provisions are recognised where the charity 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 measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

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

r) Pensions

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

1 Accounting policies (continued)

s) Transactions in foreign currencies

Transactions in foreign currencies are translated at an average rate. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end. Exchange differences are taken into account in arriving at the net incoming resources for the year.

t) Taxation

The charitable company is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods. No portion of CUMO profits passes to United Purpose as parent company. United Purpose Trading Limited (formerly Concern Ltd) donates all profits to United Purpose.

u) Contingent assets

Carbon units, known as Verified Emission Reduction Units (VERs), represent an asset of value to United Purpose and are tradeable. The value of these units is subject to market volatility which is outside of the organisation's control. United Purpose recognises the value of verified but unsold carbon units as a contingent asset. Sale of VERs which are contracted are recorded as assets directly in the balance sheet. Income received from the sale of carbon units is used to contribute to UP's work in support of communities around the world, and it is our intention that a significant proportion will be returned to the communities in which the carbon credits originated. The local communities themselves will decide how they want to spend a proportion of this money. The value of unsold carbon units are considered an integral part of the charity group's reserves policy.

2 Income from donations and legacies

	Restricted £	Unrestricted £	31 December 2021 Total £	Restricted £	Unrestricted £	31 March 2021 Total £
Committed giving	–	–	–	–	–	–
Legacies	–	–	–	–	–	–
Appeals and collections	1,352	–	1,352	48,955	–	48,955
Cost recovery on grant funded programmes	–	69,877	69,877	–	367,752	367,752
Income from Coronarvirus Job Retention Scheme (from UK Government)	–	–	–	–	59,890	59,890
Other grants & donations	–	616,603	616,603	–	1,124,823	1,124,823
Total grants	1,352	686,480	687,832	48,955	1,552,465	1,601,420

3 Income from charitable activities

	Restricted £	Unrestricted £	31 December 2021 Total £	Restricted £	Unrestricted £	31 March 2021 Total £
Livelihoods						
Action Aid	–	–	–	164,926	–	164,926
Action On Poverty	64,535	–	64,535	82,860	–	82,860
AGFUND	36,354	–	36,354	–	–	–
Blue Gold	–	–	–	–	–	–
Big Lottery Fund	–	–	–	–	–	–
BRAC	–	–	–	–	–	–
UN	–	–	–	–	–	–
Coca Cola	212,480	–	212,480	470,579	–	470,579
Concern Worldwide	142,902	–	142,902	2,059,637	–	2,059,637
CUMO	–	950,186	950,186	–	1,758,971	1,758,971
SWIFT	–	–	–	–	–	–
ECHO	55,079	–	55,079	–	–	–
ENDEV	83,995	–	83,995	226,320	–	226,320
Electric Aid	–	–	–	–	–	–
ENABEL	56,798	–	56,798	87,453	–	87,453
European Commission	764,172	–	764,172	2,333,811	–	2,333,811
Farmamundi	–	–	–	110,985	–	110,985
Foreign, Commonwealth & Development Office	–	–	–	6,611	–	6,611
GIZ	452,797	–	452,797	627,542	–	627,542
IMVF	–	–	–	–	–	–
International Fertilizer Development Center	164,252	–	164,252	214,536	–	214,536
International Organisation for Migration	306,854	–	306,854	960,613	–	960,613
International Union for Conservation of Nature	95,488	–	95,488	–	–	–
Irish Aid	805,124	–	805,124	–	–	–
ICP - International Potato Centre	(494)	–	(494)	–	–	–
Livelihoods Funds	135,502	–	135,502	117,859	–	117,859
Ministry of Agriculture	–	–	–	–	–	–
Miscellaneous income	517,489	–	517,489	125,098	–	125,098
UNDP	–	–	–	45,127	–	45,127
VIS	–	–	–	–	–	–
Penny Appeal	1,307,341	–	1,307,341	558,015	–	558,015
Palladium International	–	–	–	–	–	–
Swedish International Development Co-operation Age	–	–	–	352,733	–	352,733
Swiss Agency for Development and Cooperation	–	–	–	140,707	–	140,707
The One Foundation	170,369	–	170,369	–	–	–
University of Strathclyde	89,857	–	89,857	90,855	–	90,855
Waitrose Foundation	–	5,219	5,219	–	113,297	113,297
Waterloo Foundation	–	–	–	20,698	–	20,698
USAID	132,405	68,476	200,881	229,340	140,574	369,914
World Food Programme	–	–	–	–	–	–
WBC	–	–	–	11,775	–	11,775
	5,593,299	1,023,881	6,617,180	9,038,080	2,012,842	11,050,922

3 Income from charitable activities (continued)

	Restricted £	Unrestricted £	31 December 2021 Total £	Restricted £	Unrestricted £	31 March 2021 Total £
Health and Wellbeing						
AMF (Against Malaria Foundation)	76,252	–	**76,252**	142,758	–	142,758
Brewgooder	–	–	**–**	–	–	–
Charity Water	623,846	–	**623,846**	664,291	–	664,291
Department for International Development	–	–	**–**	–	–	–
Electric Aid	–	–	**–**	11,521	–	11,521
European Commission	510,575	–	**510,575**	2,634,809	–	2,634,809
Farmamundi	–	–	**–**	64,767	–	64,767
Foreign, Commonwealth & Development Office	7,176	–	**7,176**	114,525	–	114,525
GIZ	–	–	**–**	630,004	–	630,004
Irish Aid	–	–	**–**	27,665	–	27,665
Miscellaneous income	1,493	4,262	**5,755**	179,943	7,195	187,138
Mwater	–	–	**–**	38,972	–	38,972
The One Foundation	105,043	–	**105,043**	244,408	–	244,408
Penny Appeal	32,042	–	**32,042**	188,306	–	188,306
PZ Cussons	–	–	**–**	–	–	–
UNDP	–	–	**–**	52,122	–	52,122
UNICEF	73,989	–	**73,989**	131,263	–	131,263
University of Strathclyde	–	–	**–**	–	–	–
UNOPS (GSF)	–	–	**–**	396,056	–	396,056
WCVA	6,710	–	**6,710**	466,027	–	466,027
World Food Programme	–	–	**–**	–	–	–
	1,437,126	4,262	**1,441,388**	5,987,437	7,195	5,994,632

	Restricted £	Unrestricted £	31 December 2021 Total £	Restricted £	Unrestricted £	31 March 2021 Total £
Exploitation and Conflict						
Comic Relief	40,647	–	**40,647**	166,179	–	166,179
Miscellaneous income	4,431	–	**4,431**	2,538	–	2,538
Islamic Relief	–	–	**–**	–	–	–
International Organisation for Migration (IOM)	–	–	**–**	–	–	–
PRODEM	–	–	**–**	–	–	–
Penny Appeal	19,246	–	**19,246**	93,027	–	93,027
	64,324	–	**64,324**	261,744	–	261,744

	Restricted £	Unrestricted £	31 December 2021 Total £	Restricted	Unrestricted	31 March 2021 Total £
Environment						
Action Aid	–	–	**–**	14,228	–	14,228
CEPF	–	–	**–**	–	–	–
CO2 BALANCE	18,272	–	**18,272**	43,218	–	43,218
European Commission	71,349	–	**71,349**		–	–
GIZ	–	–	**–**	89,259	–	89,259
	89,621	–	**89,621**	146,705	–	146,705

4 Investment Income

CUMO's investment income comprises interest from short-term money market investments entered in to by CUMO. Other investment income is bank interest on current accounts.

5 Carbon Credits

Carbon Credits are considered unrestricted income and recognised as sold.

6 Gifts in Kind (group and charity)

	31 December 2021 £	31 March 2021 £
Concern Worldwide	-	19,247
USAID - AGDIV	-	-
UNICEF -Cyclone IDAI Response	-	-
UNICEF COVID Response	-	-
World Food Programme, Foodstuffs for distribution in Malawi	-	-
Total Gifts in Kind	-	19,247

All donations in kind are shown at valuations provided by the donor.

7a Total resources expended (current period)

		Charitable activities							
	Costs of raising funds £	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	**31 December 2021 Total £**	31 March 2021 Total £
Staff costs (note 10)	75,686	1,127,302	632,750	7,296	24,840	667,172	65,671	**2,600,718**	2,886,435
Office costs	9,018	370,533	207,979	2,398	8,165	342,863	29,053	**970,008**	1,690,974
Transport	–	110,860	62,225	718	2,443	11,063	–	**187,309**	113,740
Equipment (not capitalised)	–	130,713	73,369	846	2,880	6,011	–	**213,819**	280,981
Grants payable to partners (note 8a)	–					–	–	**–**	2,442,760
Other project activities	–	4,116,188	2,310,401	26,641	90,701	–	–	**6,543,931**	11,301,103
Total resources expended	84,704	5,855,597	3,286,724	37,898	129,029	1,027,109	94,724	**10,515,785**	18,715,993
Support costs	–	636,447	367,881	15,758	7,023	(1,027,109)	–	–	–
Governance costs	–	58,696	33,927	1,453	648	–	(94,724)	–	–
Total expenditure for period ended 31 December 2021	**84,704**	**6,550,740**	**3,688,532**	**55,109**	**136,700**	**–**	**–**	**10,515,785**	18,715,993

7b Total resources expended (prior year)

		Charitable activities						
	Costs of raising funds £	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	**31 March 2021 Total £**
Staff costs (note 10)	205,187	1,041,314	601,903	25,782	11,491	845,618	155,140	**2,886,435**
Office costs	42,502	807,327	466,653	19,989	8,909	317,245	28,349	**1,690,974**
Transport	–	63,497	36,702	1,572	701	11,268	–	**113,740**
Equipment (not capitalised)	–	136,693	79,011	3,384	1,508	60,385	–	**280,981**
Grants payable to partners (note 8a)	–	518,182	1,773,052	143,025	8,501	–	–	**2,442,760**
Other project activities	–	8,841,753	2,355,232	33,805	70,313	–	–	**11,301,103**
Total resources expended	247,689	11,408,766	5,312,553	227,557	101,423	1,234,516	183,489	**18,715,993**
Support costs	–	764,967	442,168	18,940	8,442	(1,234,516)	–	–
Governance costs	–	113,699	65,720	2,815	1,255	–	(183,489)	–
Total expenditure for year ended 31 March 2021	**247,689**	**12,287,432**	**5,820,440**	**249,312**	**111,120**	**–**	**–**	**18,715,993**

8a Grants payable to partners (current period)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	**31 December 2021 Total £**	31 March 2021 Total £
Bangladesh	–	970,390	–	–	**970,390**	1,561,057
Brazil	–	–	–	–	**–**	14,730
Gambia	204,273	157,669	–	–	**361,942**	485,958
Kenya	–	–	125,125	–	**125,125**	125,125
Nigeria	–	–	–	–	**–**	255,890
Total resources expended	204,273	1,128,059	125,125	–	**1,457,457**	2,442,760

8b Grants payable to partners (prior year)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	**31 March 2021 Total £**
Bangladesh	249,895	1,311,162	–	–	**1,561,057**
Brazil	3,766	–	10,964	–	**14,730**
Gambia	264,521	206,000	6,936	8,501	**485,958**
Kenya	–	–	125,125	–	**125,125**
Nigeria	–	255,890	–	–	**255,890**
Total resources expended	518,182	1,773,052	143,025	8,501	**2,442,760**

8c Analysis of grants paid in excess of £50,000

	31 December 2021 Total £	31 March 2021 Total £
Bio Fortification – The Gambia	**137,200**	157,598
GAIN – Bangladesh	**73,977**	173,315
Go Echo – The Gambia	**–**	93,866
IDF – Bangladesh	**204,982**	336,185
HELVETAS– Bangladesh	**471,173**	911,302
MMS – Bangladesh	**–**	–
MTG – Kenya	**42,910**	125,125
NEMA HORTICULTURE – The Gambia	**–**	–
PRFFHC – Gambia	**–**	–
PRGWER – Nigeria	**–**	23,328
PRLOG – Nigeria	**–**	54,177
PROBA – Nigeria	**–**	44,788
PRWASDA – Gambia	**–**	–
SMKK – Bangladesh	**–**	–
Tekki Jiggen – Gambia	**16,877**	59,364
Mangrove – Senegal	**53,359**	–
Waitrose – Gambia	**59,482**	–
WASDA – Gambia	**397,497**	–
Grants under £50,000	**–**	463,712
Total	**1,457,457**	**2,442,760**

9 Net outgoing resources for the year

This is stated after charging:	**31 December 2021 £**	31 March 2021 £
Depreciation	**147,857**	171,284
Trustees' indemnity insurance	**7,887**	6,033
Trustees' expenses	**20**	36
Loss on disposal	**–**	–
Auditors' remuneration:		
▪ UK group accounts audit fee	**43,200**	27,000
▪ Audit - Donor audits	**–**	–
Operating lease rentals:		
▪ Property	**212,999**	260,965
▪ Other	**1,259**	1,259

The number of trustees receiving expenses was 1 (year ending 31 March 2021: 1). Remuneration received by trustees was 0 (year ending 31 March 2021: Nil). Trustees expenses covered travel and accommodation costs incurred in attending trustee meetings, training costs and travel costs incurred visiting Country Programmes.

10 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	UK and International £	Overseas £	**31 December 2021 £**
Salaries and wages	719,004	1,783,649	**2,502,653**
Redundancy and termination costs	–	–	**–**
Social security costs	60,249	–	**60,249**
Pension contributions	23,841	–	**23,841**
Other staff costs	5,435	8,540	**13,975**
	808,529	1,792,189	**2,600,718**
			2,600,718

	UK and International £	Overseas £	**31 March 2021 £**
Salaries and wages	1,076,627	1,672,482	**2,749,109**
Redundancy and termination costs	9,415	–	**9,415**
Social security costs	71,934	–	**71,934**
Pension contributions	39,862	–	**39,862**
Other staff costs	8,107	8,008	**16,115**
	1,205,945	1,680,490	**2,886,435**

The number of employees whose emoluments, as defined for taxation purposes, amounted to £60,000 or more in the period were as follows:

	31 December 2021 £	31 March 2021 £
£60,000 - £69,999	**–**	3
£70,000 - £79,999	**–**	–
Total	**–**	3

The total employee benefits including pension contributions of the key management personnel were £105,929 (year ending 31 March 2021: £274,217).

11 Staff numbers

The average number of employees (head count based on number of staff employed) during the period was as follows:

		UK and International No.	Overseas No.	**31 December 2021 No.**	31 March 2021 No.
Charity					
Operations		25	320	**345**	320
Fundraising and publicity		3	–	**3**	7
Governance		2	–	**2**	2
Subsidiary (CUMO)					
Operations		–	204	**204**	211
Subsidiary (Village Aid)					
Fundraising and publicity		–	–	**–**	–
Total Group Employees		30	524	**554**	540
Gender Analysis	Male	12	368	380	
	Female	18	156	174	

12 Related party transactions

There are no related party transactions to disclose for the period ending 31 December 2021 (year ending 31 March 2021: none).

Aggregate donations from related parties were None (year ending 31 March 2021: none).

Intra group transactions are disclosed in Note 15.

13 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

14 Tangible fixed assets

Group:	Land and buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 April 2021	336,082	82,600	472,780	1,133,681	**2,025,143**
Additions in year	6,890	–	62,933	31,816	**101,639**
Disposals in year	(2,015)	–	(5,248)	(29,504)	**(36,767)**
Adjustment to classification	–	–	(14,987)	13,958	**(1,029)**
At 31 December 2021	340,957	82,600	515,478	1,149,951	**2,088,986**
DEPRECIATION					
At 1 April 2021	81,189	65,615	288,406	831,105	**1,266,315**
Charge for the year	5,336	3,358	55,823	83,340	**147,857**
Elimination on disposal	–	–	(3,872)	(26,446)	**(30,318)**
Adjustment to classification	–	–	(1,386)	(12,770)	**(14,156)**
At 31 December 2021	86,525	68,973	338,971	875,229	**1,369,698**
NET BOOK VALUE					
At 31 December 2021	**254,432**	**13,627**	**176,507**	**274,722**	**719,288**
At 31 March 2021	254,893	16,985	184,374	302,576	758,828

Charity:	Land and Buildings £	Drilling Rig £	Office Furniture & Equipment £	Vehicles £	**Total £**
COST					
At 1 April 2021	126,526	82,600	334,879	812,709	**1,356,714**
Additions in year	–	–	5,947	–	**5,947**
Disposals in year	–	–	–	–	**–**
Adjustment to classification	–	–	(90)	–	**(90)**
At 31 December 2021	126,526	82,600	340,736	812,709	**1,362,571**
DEPRECIATION					
At 1 April 2021	81,497	65,616	201,697	646,077	**994,887**
Charge for the year	4,412	3,358	41,876	38,285	**87,931**
Elimination on disposal	–	–	–	(12)	**(12)**
Adjustment to classification	–	–	1,906	(1,482)	**424**
At 31 December 2021	85,909	68,974	245,479	682,868	**1,083,230**
NET BOOK VALUE					
At 31 December 2021	**40,617**	**13,626**	**95,257**	**129,841**	**279,341**
At 31 March 2021	45,029	16,984	133,182	166,632	361,827

All tangible fixed assets are used for direct charitable purposes.

15 Subsidiary undertakings

CUMO

The charity controls CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi. Accounts for CUMO have been prepared and audited in Malawi Kwacha for the period 01 January 2021 to 31 December 2021. These accounts, adjusted for the 9 month period 01 April 2021 to 31 December 2021 have been consolidated into United Purpose's accounts on a line by line basis. The Trustees consider that given seasonal factors affecting the take up of loans by CUMO's client group, it is currently appropriate to maintain a different accounting year end for CUMO from United Purpose.

United Purpose Trading Ltd

The charity controls United Purpose Trading Ltd, a company limited by guarantee incorporated in the United Kingdom. The results for the period to 31 December 2021 has been consolidated on a line by line basis.

United Purpose Trading Ltd Profit and Loss Account	31 December 2021 £	31 March 2021 £
Turnover	161,108	669,067
Gross profit	161,108	669,067
Admin & distribution costs	41,110	87,354
Operating profit	**119,998**	581,713
Realised Exchange (Loss)/Gains	(150)	5,816
Gift aid to parent undertaking	(140,926)	(698,740)
Profit on ordinary activities before taxation	**(21,078)**	(111,210)
Taxation	**-**	-
Profit for the financial period/year	**(21,078)**	(111,210)

The aggregate of the assets, liabilities and funds was:

	31 December 2021 £	31 March 2021 £
Assets	**56,444**	50,557
Liabilities	**(76,802)**	(49,837)
Funds	**(20,358)**	720

The profit of United Purpose Trading Ltd is transferred to parent company via Gift Aid.

Village Aid

The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the period ended 31 December 2021 and assets and liabilities as at 31 December 2021 are shown below. Full accounts are filed with the Charity Commission and Companies House. Village Aid will be winding up in 2023

Village Aid income and expenditure summary

	Restricted £	Unrestricted £	31 December 2021 £	Restricted £	Unrestricted £	31 March 2021 £
Income	56,345	1,352	**57,697**	48,955	71,597	120,552
Expenditure	(30,235)		**(30,235)**	(19,000)	(54,767)	(73,767)
Net incoming/(outgoing) resources for the year	26,110	1,352	**27,462**	29,955	16,830	46,785
Funds at the start of the year	37,005	54,455	**91,460**	9,000	30,674	39,674
Prior Year Adjustment	-	-	**-**	-	5.000	5.000
Funds at the end of the period/year	63,115	55,807	**118,922**	38,955	47,504	91,459

Included in expenditure is a grant support cost from the parent entity of £nil (2020: £nil)

15 Subsidiary undertakings (continued)

Village Aid balance sheet

	31 December 2021 £	31 March 2021 £
Assets	92,037	138,986
Liabilities	(26,951)	(47,527)
	65,086	91,459
Restricted funds	63,115	38,955
Unrestricted funds	55,807	52,504
	118,922	91,459

16 Parent charity

The parent charity's gross income and the results for the period are disclosed as follows:

	31 December 2021 £	31 March 2021 £
Gross income	7,872,280	17,893,844
Result for the period/year	(1,887,349)	635,130

17 Debtors

	Group		Charity	
	31 December 2021 £	31 March 2021 £	31 December 2021 £	31 March 2021 £
Trade debtors	11,351	26,597	9,352	20,751
CUMO outstanding client loans	1,499,369	1,553,971	-	-
Amounts due from donors	405,280	426,194	405,280	426,194
Prepayments	8,889	105,640	8,889	105,640
Other debtors	495,603	207,690	35,505	296,372
	2,420,492	2,320,092	459,026	848,957

18 Creditors : Amounts falling due within one year

	Group		Charity	
	31 December 2021 £	31 March 2021 £	31 December 2021 £	31 March 2021 £
Taxation and social security costs	7,860	135,240	7,860	116,893
Trade creditors	798,093	754,941	658,081	621,817
Accruals	59,380	79,082	53,170	76,022
CUMO loan collateral fund	254,021	210,989	-	-
Insurance Premiums	-	-	-	-
Sundry creditors and provisions	937,765	1,162,302	909,993	1,062,324
	2,057,118	2,342,554	1,629,105	1,877,056

19 Creditors : Amounts falling due greater than one year

	Group		Charity	
	31 December 2021 £	31 March 2021 £	31 December 2021 £	31 March 2021 £
Amounts payable in 1-2 years:	3,672		-	
CUMO - amounts due to funders	-	28,988	-	-
	-	28,988	-	-

20a Analysis of net assets between funds (current period)

Group:	Restricted funds £	Designated funds £	CUMO £	General £	Total	funds £
Tangible fixed assets	–	–	439,947	279,341		**719,288**
Current assets	2,791,891	–	2,288,863	995,410		**6,076,164**
Current liabilities	–	–	(572,785)	(1,484,333)		**(2,057,118)**
Long term liabilities	–	–	(3,672)	–		**(3,672)**
Net assets at 31 December 2021	**2,791,891**	**–**	**2,152,353**	**(209,582)**		**4,734,662**

20b Analysis of net assets between funds (prior year)

Group:	Restricted funds £	Designated funds £	CUMO £	General £	Total	funds £
Tangible fixed assets	–	–	348,236	410,592		**758,828**
Current assets	4,062,777	–	1,979,408	1,920,632		**7,962,817**
Current liabilities	–	–	(459,427)	(1,883,127)		**(2,342,554)**
Long term liabilities	–	–	(28,988)	–		**(28,988)**
Net assets at 31 March 2021	**4,062,777**	**–**	**1,839,229**	**448,097**		**6,350,103**

21 Operating lease commitments

The charitable company had total commitments under operating leases expiring as follows:

Group	Property		Equipment	
	31 December 2021 £	31 March 2021 £	**31 December 2021 £**	31 March 2021 £
0 – 1 year	**212,999**	260,965	**1,259**	1,259
1 – 2 years	**99,751**	66,624	**1,259**	1,259
2 – 5 years	**68,488**	1,034	**2,413**	3,357
	381,239	328,623	**4,931**	5,875

Charity	Property		Equipment	
	31 December 2021 £	31 March 2021 £	**31 December 2021 £**	31 March 2021 £
0 – 1 year	**209,578**	253,301	**1,259**	1,259
1 – 2 years	**99,751**	66,624	**1,259**	1,259
2 – 5 years	**68,488**	1,034	**2,413**	3,357
	377,817	320,959	**4,931**	5,875

22a Movements in funds (current period)

Restricted funds

Group and Charity:	At 1 April 2021 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 December 2021 £
Exploitation and conflict	(51,817)	64,324	(33,688)	(109,349)	**(130,530)**
Health and Wellbeing	1,487,370	1,437,126	(2,921,583)	(110,214)	**(107,301)**
Livelihoods	2,637,529	5,593,299	(5,205,066)	37,355	**3,063,117**
Environment	(64,761)	89,621	(114,694)	632	**(89,202)**
held by Village Aid	54,455	1,352	–	–	**55,807**
Total restricted funds	4,062,776	7,185,722	(8,275,031)	(181,576)	**2,791,891**
General Funds held by CUMO	1,886,978	950,186	(684,811)	–	**2,152,353**
General Funds held by Village Aid	37,205	56,345	(30,235)	–	**63,315**
General Funds held by United Purpose Trading	–	229,052	(229,052)	–	**–**
General funds	363,144	479,040	(1,296,656)	181,576	**(272,896)**
Total unrestricted funds	2,287,327	1,714,623	(2,240,754)	181,576	**1,942,772**
Total funds	6,350,103	8,900,345	(10,515,785)	–	**4,734,663**

Transfers between funds
Transfers between funds represent movements of funds between projects.

Any transfers from restricted funds into unrestricted funds are as result of a review of fund balances to identify funds held in restricted funds on projects that are now complete. The fund balances are reviewed once the final donor reports have been submitted and accepted by donor, if the likelihood of funder clawback is remote the remaining balance is considered unrestricted.

Purposes of restricted funds
Restricted funds consist of donor funding for specific development projects, plus an allocation of voluntary income restricted for other purposes than specific development projects. The restricted funds held by Village Aid have been shown as restricted as they are to be spent in line with the donors' intentions.

Any fund balance in deficit, is due to payments due from donors not having been received at year end, and post year end receipts not being accrued due to the nature of donor contract.

A proportion of the restricted funds balance is held in cash funds in project specific bank accounts and as such is not available for group cash resources.

CUMO loan funds are held for making microfinance loans in Malawi, specifically to living those in extreme poverty in rural areas. These funds arise from initial grants from the Department for International Development (granted to establish a revolving loan fund), supplemented by surpluses generated through the charging of loan interest, less the cost of administering the loans. The cash resources of CUMO are not available for group cash resources and therefore have been shown separately.

22b Movements in funds (prior year)

Restricted funds

Group and Charity:	at 1 April 2020 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 March 2021 £
Exploitation and conflict	11,737	261,744	(227,557)	(97,741)	**(51,817)**
Health and Wellbeing	569,899	5,987,437	(5,312,553)	242,587	**1,487,370**
Livelihoods	2,283,385	9,057,327	(9,190,913)	487,730	**2,637,529**
Environment	22,027	146,705	(101,423)	(132,070)	**(64,761)**
held by Village Aid	5,500	48,955	–	–	**54,455**
Total restricted funds	2,892,548	15,502,168	(14,832,446)	500,506	**4,062,776**
General Funds held by CUMO	1,673,543	1,787,456	(1,574,021)	–	**1,886,978**
General Funds held by Village Aid	35,301	76,581	(74,677)	–	**37,205**
General Funds held by United Purpose Trading	–	669,066	(669,066)	–	**–**
General funds	692,482	1,736,951	(1,565,783)	(500,506)	**363,144**
Total unrestricted funds	2,401,326	4,270,054	(3,883,547)	(500,506)	**2,287,327**
Total funds	5,293,874	19,772,222	(18,715,993)	–	**6,350,103**

23 Analysis of cash at bank and in hand

	Charity £	Subsidiaries £	31 March 2021 Total £	31 December £
General accounts in the UK	1,269,394	89,572	**1,358,966**	582,628
Project specific accounts in the UK	2,415	-	**2,415**	1,886,218
Held in overseas accounts	2,082,048	200,018	**2,282,066**	3,172,665
Total cash funds held	3,353,858	289,590	**3,643,447**	5,641,511

24 Capital Commitments

At 31 December 2021 there were no capital commitments (31 March 2021: Nil).

25 Contingent Assets

No unsold carbon credit units were held at 31 December 2021 (31 March 2021: 8,774 units). Units sold after December 2021 are 33,589 with a price range per unit of €10.00/t to €12/t and contributed to the ongoing costs of the carbon projects, and benefits to the communities involved, and to the general funds of the charity where there are excess funds available.

26 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

27 Parent company details

As of 5 August 2021, United Purpose merged with The Gorta Group. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of The Gorta Group. The group is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors remain on the UP Board to ensure continuity, and they are joined by three directors from the Gorta Group and one independent.

The Gorta Group became the sole member of United Purpose, and United Purpose employees who were employed on the transfer date transferred to the Gorta Group as part of the merger.

28 Post balance sheet events

Decision made at Village Aid AGM on November 22th 2022 to wind down the company. Working with trustees on a plan for the closure but expected to be in 2023. United Purpose Trading will also cease operating in 2023.

UNITED PURPOSE

England & Wales - Charity number 272465

Accounts

Annual Report 2020/21

United Purpose

Beyond aid

Image caption: Agriculture livelihoods programme participant, The Gambia. (Photo credit: Jason Florio)

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BOARD OF TRUSTEES

The trustees who served during the financial year up to the date of signing The Trustees Report were as follows:

Mary Robinson (appointed as Chair on 22 November 2021)
Peter Ayres (resigned as Trustee and Chair on 4 August 2021)
Catherine Cottrell
Hadi Husani
Sir Martin Davidson (resigned on 4 August 2021)
Peter Atfield (resigned on 4 August 2021)
David Bull (resigned on 4 August 2021)
Catherine Fitzgibbon (appointed on 13 August 2021)
Carmel Fox (appointed on 13 August 2021)
Michael Gormley (appointed on 13 August 2021)

SENIOR LEADERSHIP TEAM

Chief Executive Officer:
Kathryn Llewellyn (resigned on 31 December 2020)
Linda Edwards (appointed on interim basis on 1 January 2021; resigned on 6 August 2021)
Ray Jordan (appointed on 6 August 2021)

Finance Director:
Paul Seymour (resigned on 18 June 2021)
Peter McDevitt (appointed on 6 August 2021)

Cluster Lead (Asia and Southern Africa):
Helena Skember

Cluster Lead (West Africa and Brazil):
Tim Kellow

United Purpose is a registered charity in England and Wales (registration number 272465) and is constituted as a company limited by guarantee registered in England & Wales (registration number 1278887).

Foreword from the Chair and CEO

United Purpose has a mission to move people beyond aid – and over the past 45 years that is exactly what we have done. We have reached over 35 million people since our organisation was founded in 1976. Over the past four decades, we have helped marginalised communities take greater control over their own lives by providing lasting solutions, whether that's been from helping them to earn more from their work, increasing access to safe water or improving social accountability.

An unprecedented year

The past year has been unprecedented in our organisation's history. The entire world has been rocked by the impacts of the COVID-19 pandemic – lives have been changed forever, impacting us all. The people we serve, many of whom live in extreme poverty, are especially vulnerable to the long-term health and economic shocks caused by the pandemic. This has brought a renewed urgency to our work, and we are immensely proud of how our teams have pivoted their efforts to fight COVID and overturn its devastating effects.

Our global response to prevent the spread of COVID-19 has saved lives and safeguarded livelihoods. We quickly adapted our projects so that vital information and equipment could be shared with those who need it most, distributing hygiene kits, food parcels and providing essential infection prevention guidance. We directly reached over 775,000 people through our rapid COVID response. We worked with our community partners to produce and distribute almost 218,000 cloth facemasks and installed an estimated 8,000 new handwashing stations.

Global challenges

The pandemic struck at a time when our world was already changing rapidly. In many of the countries where we work, a combination of climate change and rapid population growth threatens the economic gains that have been made over the past three decades – and how these complex challenges are addressed may well set the agenda for global peace and stability this century.

Yet while there has never been a greater demand for the work we do, we are being challenged to transform the way we do business. Traditional funding streams are dwindling. Social enterprise models will be an increasingly important part of our future, as will mobilising trading income.

A new chapter

The challenges that lie ahead are significant and we will have to adapt quickly if we are to overcome them. For these reasons, United Purpose's Board of Trustees and senior leadership team have come to a unanimous decision that now is the time to make some radical and exciting changes.

To survive and to continue delivering on our mission to move people beyond aid, we will be joining forces with Self Help Africa and other members of the Gorta group. This merger will amplify our current operations, and strengthen our capacity and scale to deliver greater impact.

Together, we will seek lasting change for those living in some of the world's most challenging places.

Thank you

We'd like to take this opportunity to express our sincere gratitude to all of those who have been on the journey with us so far. Thank you to United Purpose's dedicated and passionate Board of Trustees, to leadership teams past and present, to our staff, partners, supporters and communities. None of our amazing achievements would have been possible without you.

We hope that you will continue on this journey with us, and support us as we continue striving to eradicate global poverty and inequality. We are excited about what the future holds for our organisation, and we sincerely hope that you will want to be part of it too.

Mary Robinson,
Chair of the Trustees

Ray Jordan,
CEO

Who we are

OUR VISION

A WORLD WHERE **JUSTICE, DIGNITY** AND **RESPECT** PREVAIL FOR ALL.

OUR MISSION

WE ARE UNITED IN OUR PURPOSE TO MOVE PEOPLE **BEYOND AID.**

What we do

United Purpose strives to end extreme poverty and inequality across the globe.

We are a leader in community-led development and grassroots innovation. For more than 40 years, we have worked with frontline activists, community organisations and individuals to help people gain agency over their own lives – so they can move beyond aid.

We do this as we believe a person's ability to feed themselves, stay healthy or have an education should never be dependent on charity or benevolence, but always within their control. We want people everywhere to live independent lives where they are able to exercise agency over their own future.

How we do it

The heart of our approach is a grassroots, community-led model. We sincerely believe in working in partnership, and the voices of those we work with are at the forefront of all that we do.

We use innovation and creativity, and we are not afraid to explore new methods to achieve better results.

Our specialism is mobilising communities to change social norms and behaviours that infringe rights and hold back development. We pride ourselves on building deep relationships with communities, local partners and governments, where we implement community-led, sustainable solutions to the challenges people face. These solutions often involve improving access to markets, establishing business opportunities to enhance livelihoods and increasing access to basic public services.

All of this enables the people we support to take control of their own lives and move beyond aid.

Specifically, we use three tactics to bring about lasting change:

- We tackle the big issues that affect people's lives
- We test and scale innovations
- We mobilise our resources to influence global change

Our tactics for lasting change

- We tackle the big issues that affect people's lives
- We test and scale innovations
- We mobilise our resources to influence global change

The three levers

Money

We support people to gain more sustainable and resilient access to income.

Information

We enable individuals to access knowledge and information that allows them to determine their own futures and protect and extend their rights.

Systems

We enable communities to access and influence local and global systems, including market, health, financial and government ones.

The big issues

Health

We improve health and wellbeing through increasing access to basic services and addressing people's physical, social and psychological needs.

Livelihoods

We empower people to have more sustainable and resilient livelihoods, and ensure that economic growth is equitable.

Environment

We improve environmental resilience through reducing carbon emissions, making renewable energy more accessible to all and supporting communities to adapt to the changing climate in their region.

Exploitation

We combat violence, exploitation and conflict by tackling the root causes, supporting victims and building peaceful futures.

OUR WORLD IN NUMBERS

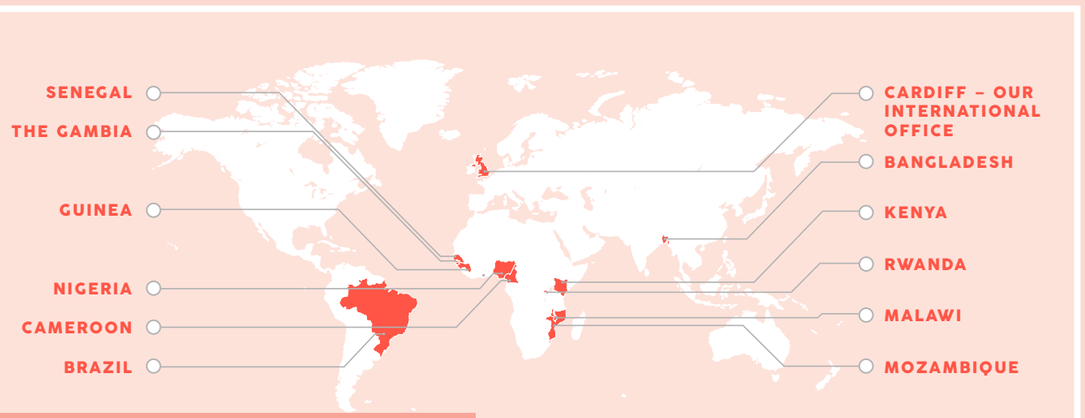
In 2020/21...

We directly reached

2,186,814

people

...and
indirectly reached an additional
10,775,439 people



MAP OF OPERATIONS

Livelihoods

We provided **31,852 people** with microfinance loans

We trained **109,307 farmers** to improve their practices

TOTAL DIRECT REACH: **274,052**

Health

We provided **336,627 people** with access to safe water

We supported **101,276 pregnant women**.

TOTAL DIRECT REACH: **885,745**

Climate

We planted **711,589 trees**

We supported **685,291 people** to use cleaner, fuel-efficient stoves

TOTAL DIRECT REACH: **112,734**

Exploitation

We delivered **88 workshops** between communities and local government

We indirectly reached over **2 million people** through rights awareness campaigns

TOTAL DIRECT REACH: **138,455**

COVID

When the pandemic hit, we quickly adapted our projects in order to share vital information and equipment with those who need it most.

We produced and distributed **217,928 cloth facemasks**

We distributed over **59,000 hygiene kits** to people affected by the virus

We indirectly reached nearly **8 million people** with COVID-19 prevention messages

TOTAL DIRECT REACH: **112,734**

Stories from our work...

Over the following pages we present some highlights from our work in 2020-21 under our four change objectives: livelihoods, health, environment and violence/exploitation. We also feature key achievements from our humanitarian and sport for good work.

LIVELIHOODS

Over the past 40 years, we have built up a wealth of knowledge and expertise in improving livelihoods, particularly in poor rural communities. We promote livelihoods that can adapt to the demands of a changing climate, and we especially focus on economically empowering women. In 2020-21, for example, we supported over 95,000 women to increase their incomes and provided over 21,000 women with micro-finance loans.

MOZAMBIQUE

Boosting women's businesses

Just as we launched our female economic empowerment project in Niassa province, Mozambique, the COVID-19 pandemic hit. It quickly became apparent that this health crisis would also have a devastating socioeconomic impact, exacerbating many problems that women and girls in Niassa were already facing.

Girls are particularly vulnerable to being left behind in education, while women endure the most disproportionate care burdens, disruptions in income, poor access to health and are at greater risk of domestic violence.

Elfrida is one of the 134 women our project supported. A single mother of one son, Elfrida lives with a physical disability that means she has to use a wheelchair. She used to work in a hairdressing salon, which equipped her with the skills, experience and desire to open her own salon – but she wasn't sure how to put her dream into reality.

Thanks to our project, Elfrida was able to invest in building her own salon (attached to her home) and build her business knowledge through the training sessions.

Left: Participants in a COVID-safe business training session, as part of our 'Mais Mulheres' project.

Far left: Participants in our netball project in Malawi.

Right: Elfrida, a participant in our 'Mais Mulheres' project.

"There is no other salon nearby, which is a good opportunity for my business," says Elfrida. "I believe it will be very successful. Especially now during COVID-19, women don't want to go far away from their homes. This opportunity has the potential to make me self-sufficient."

CONTEXT: Funded by the Edmond Rothschild Foundation, the 'Mais Mulheres' (More Women) project reached 134 women in Niassa province, Mozambique. Business training and capacity building took place throughout April and May 2020. A women's business centre was also established in UP's compound, where a core group of female entrepreneurs provide peer support to other women. All the women who participated in the project reported increased knowledge and business management skills, and 60% of participants reported increased profits and a greater sense of teamwork in their relationships with their husbands.

HEALTH

Improving health in the communities where we work is a key focus of ours. Whether it is installing water pumps and training locals how to maintain them, or promoting good nutrition practices, we support people with the tools and resources to make informed choices and lead healthier lives. For example, in 2020-21, we provided 336,627 people with access to safe water and supported 101,276 pregnant women.

MALAWI

Healthy food, happy babies

Our nutrition project in Malawi promotes good nutrition practices, using locally available food. We train households on the importance of balanced meals that contain six key food groups and how to prepare them. We also support participants with vegetable seeds, fruit tree seedlings and livestock, to diversify their diets.

Meet Julieta. She is one of the nutrition promoters for the programme, and also has two children of her own – her eldest aged three, and youngest three months.

Julieta actively supports different nutrition activities in her home village, including care groups, training and awareness raising. Her passion for nutrition began after she attended our training sessions in maternal and neonatal health, and received five chickens as part of the project. Julieta became pregnant with her second child in March 2020. During her pregnancy, she prepared nutritious meals for her family.

Julieta says, “I was eating the six food groups because I wanted to give birth to a healthy baby. I also wanted to prove that the information in the maternal and neonatal health counselling module is true and to encourage other mothers to do the same after they see my healthy baby”.

Her son rarely falls sick unlike his elder brother when he was the same age. The family used to spend a lot of money on medication for their first-born son, who was born severely underweight. “My life has changed and that of my family too. We are a happy and healthy family now,” said Julieta.

Julieta has become a role model for other nutrition volunteers and other households. She encourages others to follow the nutrition guidance, helping many other families in the community.

CONTEXT: The GIZ-BMZ funded project *Food and Nutrition Security Programme (FNSP)* (2020-2022) aims to improve the nutritional status and resilience to food crises of people in Dedza district who are vulnerable to nutrition insecurity, specifically 18,277 children under-two and 11,770 pregnant and lactating women. With significant impacts on nutritional education and household diets, this project is contributing to long-term health outcomes through positive maternal and neonatal health.

Left: Julieta and her three-month-old baby

Above: Julieta is passionate about helping her young family to have a healthy diet

ENVIRONMENT

Statistics predict that the world's poorest countries will pay the highest price for climate change. We help communities cope with the changing climate in their region, by adapting how they live and work, and by providing facilities to help them become more resilient to these changes. In 2020-21, we planted 711,589 trees and supported 685,291 people to use fuel-efficient stoves and/or cleaner fuels.

SENEGAL

Flourishing forests, thriving communities

Abdou, a herbalist who depends on thriving forests to earn a living, is just one of the thousands of people whose livelihoods have been improved as a result of our forest conservation work in Senegal.

As a nursery gardener, Abdou's job is to understand the different produce that the community relies on for their livelihoods. He plants a variety of trees in the nurseries – for example, cashew, gmelina arborea, ditakh and baobab – and then sells them. In the first year of the programme he sold 700 plants and in the second year this number increased to 1,200 plants.

"The more people that come to rely on fruit trees for their livelihoods, the more we will see a reduction in forest fires because everyone will be more committed to protecting their area of the forest – forests that the community has developed together with UP," says Abdou.

CONTEXT: The EU-funded 'Gouvernance Environnementale Communautaire' (or 'Community based Environmental Governance'), began in 2018 and has been instrumental in reducing illegal logging and bush fires in the Casamance area of Senegal. With significant impacts on the environment, value chain addition and people's livelihoods, this project has contributed to the increased commitment of the community to protect their natural resources and created 'green jobs' through providing local businesses and organisations with sub-grants.

Above: Abdou gathers plants in the nursery

Left: We are working with communities in Senegal to protect their local forests

Image credits: Jason Florio

EXPLOITATION AND CONFLICT

Many of the communities we work with are fractured and fragile, and experience increasing levels of inequality. We work against violence and exploitation, especially those directed at women and children. We support survivors and place a big emphasis on empowering communities to understand and uphold their rights. We also work to build peace between conflicting groups to promote mutual understanding, trust and resilient social ties. Over the last 20 years, we have successfully implemented over 20 peacebuilding programmes across Africa and South America.

Left: As part of our long-standing work in Cameroon, we work with communities to ensure everyone has fair access to water and can access mediation when conflict arises over natural resources. In response to the pandemic, our partners have trained communities on COVID-19 prevention.

BRAZIL

Fighting violence against women

Like in many other countries, domestic violence against women increased during the COVID-19 pandemic in Brazil. Social isolation exacerbated family conflicts and forced women to be in closer proximity to their aggressors for longer periods. Shockingly, during March and April 2020, the number of femicides grew by over 22% (when compared to the same period in 2019).

Despite the increase in the number of cases, the data show a reduction in the number of complaints, either because of the woman's fear of reporting because of the proximity of the aggressor, or because of fear of not complying with social isolation measures. Despite that, there were over 105,000 reports to the national support line during 2020.

To encourage reporting and to inform the population how to go about it, we supported our partner, Cunhã Coletivo Feminista, and the Paraíba branch of the Association of Brazilian Women to disseminate a jingle in 16 districts of five towns and cities where over 300,000 people live.

Using cars with loudspeakers, the one-minute jingle was repeated several times in each area as the cars went up and down the central streets of each district during the busiest times of the day. It was heard by people in their houses or going about their business in local markets or whilst working. Many of the women with whom we work in these districts were delighted to tell us that they heard the jingle or that their neighbours commented on it. They said that the jingle made it easy to remember both the national and Paraíba state support line phone numbers.

CONTEXT: This activity took place as part of our women's economic empowerment project, funded by the Penny Appeal. The project, which finished in February, was designed to increase the economic autonomy of 140 women, with a view to improving their lives and addressing gender inequalities. In view of the high rate of violence against women in Paraíba, space was also provided to reflect on gender inequality and gender-based violence. The jingle and its dissemination were paid for by the national Association of Brazilian Women (of which our partner Cunhã Coletivo Feminista is a member) and the Penny Appeal.

Above: One of the cars with loudspeakers, used to spread vital information

HUMANITARIAN

Our approach to humanitarian work is based on responding to situations where we can make the biggest difference. We focus on areas where we already have strong relationships with communities and local authorities, which enables us to respond more quickly and effectively. Unsurprisingly, in 2020-21, our emergency response work focused on COVID.

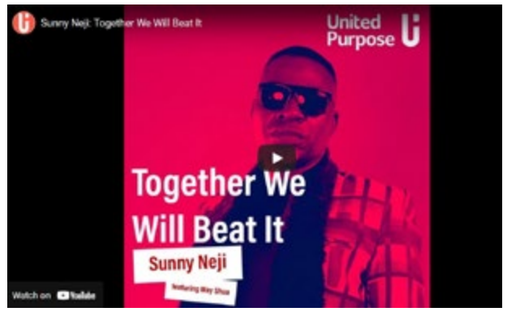
COVID is thought to have pushed between 88 and 115 million people into extreme poverty during 2020, according to the World Bank. This is an unprecedented rise – the first rise in over 20 years – and it is a trend that will not reverse any time soon. There are already huge challenges facing the countries where we work, due to a combination of weak healthcare systems, poor hygiene and sanitation facilities, densely populated communities and an absence of welfare support systems.

Taking the lessons we learnt from our rapid Ebola response in Guinea in 2015, we immediately pivoted our activities to respond to the pandemic across our country programmes.

Highlights

- Across our country progammes, we produced and distributed 217,928 cloth face masks.

- We collaborated with Nigerian musician Sunny Neji to produce a new song, 'Together We Will Beat It', to reach young people and remote communities in Nigeria with vital messages about preventing the spread of COVID-19. The song had over 370,000 views on social media.



- In The Gambia, we rehabilitated and treated broken wells in 80 communities across the country – an activity that has made clean water available to the communities and enabled regular handwashing and improved hygiene (image credit: Jason Florio).

- We distributed 59.009 hygiene kits to people affected by COVID-19 across our country programmes.

- In Malawi, we reached nearly 5 million people with vital messages about COVID prevention (e.g. through radio, SMS and megaphones).

Left: Our humanitarian response project for Rohingya refugees in Bangladesh operates health posts in the refugee camps in Cox's Bazar

SPORT FOR GOOD

We use sport as a tool to engage, educate and inspire. In 2020-21, we empowered over 30,000 young people through sport, a number we are committed to growing. Sport is a fantastic way to engage children and adults with important issues as diverse as gender equality, nutrition and good hygiene. Inherently fun and playful, sport has the power to bring people together and encourage positive behaviour change.

BANGLADESH

In full swing – moving beyond trauma

Since August 2017, nearly 900,000 Rohingya refugees have fled to Bangladesh to escape systematic discrimination and targeted violence in Myanmar – over half of whom are children. The refugee camps in Cox's Bazar are incredibly difficult for children. Access to education and other essential services is limited, and children are at risk of violence, exploitation and abuse. Since the crisis began, United Purpose has been on the ground in the camps, working hard to provide families with safe water, access to basic hygiene and sanitation facilities, and health and psychosocial support.

This year, we installed a playground and football equipment in the refugee camp. These facilities are taken for granted by many children across the world, but have proved a lifeline for many Rohingya families.

Safe, accessible and enjoyable, the playground and football equipment are playing an important role in improving psychosocial and physical development, as well as social skills. Eight-year-old Noor is one of the children who regularly plays in the playground.

"The playground is very important for children, youth and even us adults," says Noor's mother. "In the camp we didn't have this kind of facility before. Before, she always stayed at home. But now she is very happy and plays with enjoyment and enthusiasm. We are very happy watching this. I think many children like our daughter will benefit from this playground."

CONTEXT: Named **E**quipping **C**hildren & **A**dult **P**layground in the Rohingya Camp (ECAP), this project is funded by Penny Appeal. The playground has been set up in one of the 34 Rohingya refugee camps in Cox's Bazar, and it aims to alleviate post-migration stress – a condition to which children are most vulnerable.

Left/above: Children and youth in the Rohingya camps enjoy the playground and football facilities that we have built

Strategic report: Structure, governance and management

The trustees present their report and the audited financial statements for the year ended 31 March 2021. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities, applicable to charities preparing their accounts in accordance with FRS 102. This trustees' annual report includes a directors' report as required by company law.

United Purpose is a charitable company limited by guarantee, with registration number 1278887 and charity number 272464, renamed from Concern Universal in November 2016. It was incorporated on 27 September 1976 and established under a memorandum and articles of association (subsequently updated by special resolution in November 2003 and October 2019), which set out the objects and powers of the charitable company.

As of 5 August 2021, United Purpose merged with Gorta, a like-minded organisation head-quartered in Ireland, that trades as Self Help Africa. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Chair of Gorta. Gorta is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors remain on the UP Board to ensure continuity, and they are joined by three directors from Gorta and one independent director. In accordance with the merger agreement, United Purpose remains a separate legal entity as a wholly owned subsidiary of Gorta.

Structure and Governance

United Purpose is a movement of people and organisations. In the UK, these organisations include Village Aid, a Derbyshire-based fundraising charity, and International Inspiration, the London Olympics initiative that uses sport as a tool to promote development and peace. There is also United Purpose Trading, a vehicle for our carbon initiative where we sell carbon credits generated through our development projects. Our movement also includes CUMO, a Malawi-based microfinance organisation that was set up in 2000 with a grant from UK Aid.

United Purpose's central office in Cardiff plays a support role to our eight country offices and leads on: global strategy development and delivery; governance; organisational funding, communications and public affairs efforts, as well as financial management and planning.

We have a devolved structure, with our eight country offices taking the lead on country strategy development (under the umbrella of our Global Strategy), programme delivery and management, grant fundraising and managing relationships with partners and donors. Our country offices are currently located in Bangladesh, Brazil, Guinea, Malawi, Mozambique, Nigeria, Senegal and The Gambia. We deliver projects directly, through our partners and/or through an advisory role with partners. We also operate across borders in near neighbours of our country programmes – for example, in Cameroon.

We work in partnership with many organisations because we believe sustainable change will only happen when we harness the collective knowledge, skills and resources of a wide range of actors – starting with community-level partnerships. We carefully consider the experience, reach and governance of potential partners, as well as the value they will add to our work. We closely monitor how grants are spent. We also manage projects through local partners in countries where we do not have an UP office, including Kenya and Rwanda.

The charity's trustees are appointed as directors of the company and are also its members. The trustees have no beneficial interest in the charity. The trustees of United Purpose govern the charity's activities and are legally responsible for the overall control of the charity and for ensuring it is properly managed. They sit on the charity's sub-committees, including the Finance & Risk Committee, the Safeguarding and People Committee and the Impact Committee.

The trustees delegate responsibility for the day-to-day running of the charity to the CEO, who reports directly to the Board and manages the execution of the strategy as directed by the Board. The CEO is assisted by a Senior Leadership Team comprising of those who have responsibility for programmes, external affairs, finance and operations. All trustees give their time voluntarily and receive no benefits from the charity. The trustees who served during the year are listed on page 2.

The trustee report has been written for the financial year ended 31 March 2021. Certain practices outlined in this report may have changed since the merger with Gorta.

Trustee recruitment and appointment

United Purpose recognises that an effective Board of trustees is essential if the charity is to achieve its objectives. Individual trustees must have sufficient knowledge, both of trusteeship in general and of the charity's activities, to enable them to carry out the role and to represent the charity at meetings and other events.

The existing trustees are responsible for recruiting new trustees although specific administrative tasks may be delegated by the Board to the CEO and Senior

Leadership Team. The minimum number of trustees is set at no less than three and the maximum number at no more than eleven.

Efforts to recruit new trustees take into account any recent skills audits and gaps in skills/experience that have been identified, and specific roles or duties that need to be undertaken. Once the ideal profile of skills and experience has been identified, a recruitment plan is formulated. United Purpose seeks to ensure diversity in its Board of trustees as well as in its staff base, and consideration will be given to ways in which groups that are underrepresented on the Board might be reached and encouraged to apply.

Trustee induction and training

New trustees undergo an orientation to brief them on their legal obligations under charity and company law, and Charity Commission guidance on public benefit and safeguarding. The training also informs them of the content of the memorandum and articles of association, the decision-making processes, the strategic plan and recent financial performance of the charity. During the induction, they meet employees and other trustees. Trustees are encouraged to attend appropriate external training events that will help them in their role.

Related parties and relationships with other organisations

All trustees and key management personnel are required to disclose any related parties and conflicts of interest. There were no transactions with any other related parties during the year and none of the charity's trustees receives remuneration or other benefits from their work as a trustee.

United Purpose has two wholly owned subsidiaries – United Purpose Trading which sells carbon credits and Village Aid, a fundraising charity supporting projects in West Africa.

Public benefit

Trustees of United Purpose have a duty to report in the Trustees' Annual Report on the charity's public benefit. Each year, the trustees review the aims, objectives and activities of the charity. In this report, they demonstrate:

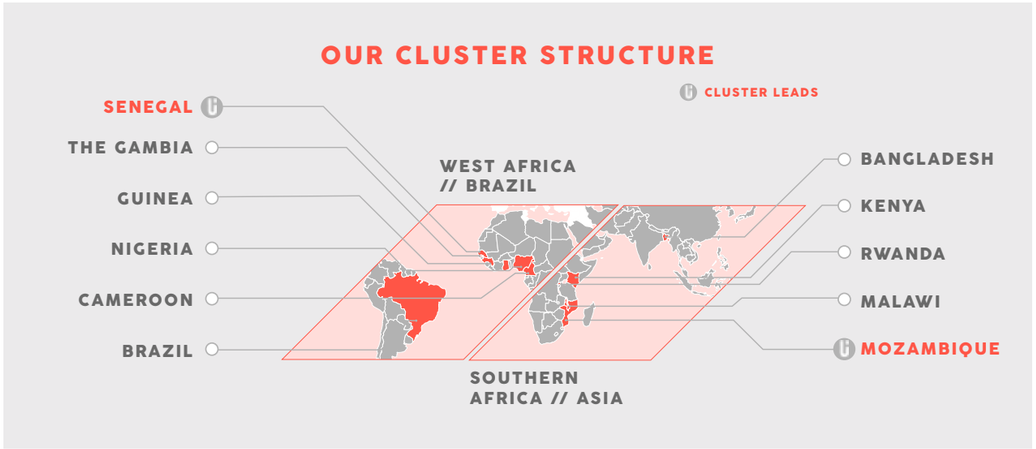
- The benefits generated by the activities of the charity. This report explains how United Purpose's activities meet the goals of its Global Strategy, and highlights the types of programmes that are funded and reports on the number of people it reaches.
- The benefits are closely aligned with the charity's objectives. Each area of United Purpose's work – health, livelihoods, climate and conflict – works towards the charity's broad vision, which is 'A world where justice, dignity and respect prevail for all'.
- The people targeted by United Purpose's interventions receive the support they need. We work closely with local communities on the design and implementation of our programmes. This ensures that our programmes take into account people's assessment of their own needs, and bring positive and measurable changes to people's lives.
- The trustees are confident that United Purpose meets the public benefit requirements, and they confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit.

Management

During 2020-21 our Global Programmes team operated in a 'Cluster' model (see map on page 27). For the UK team, this meant streamlining our operations to focus on fundraising, communication, operations and finance.

The role of the clusters included:

- Providing support between Country Directors
- Sharing learning and enhancing quality between country programmes
- Identifying critical priorities and support needs
- Identifying and forging relationships with regionally based donors, private sector contractors and advocacy networks to maximise funding and influence opportunities aligned with the Global Strategy
- Strengthening global representation at Senior Leadership level



Strategic report

Remuneration policy for key management personnel

The key leadership of the charity include the trustees and the CEO, who manages the charity on a day-today basis.

All trustees give their time freely and receive no fees or remuneration for serving as a trustee of UP. The charity reimburses reasonable expenses incurred in the course of acting as a trustee. This includes travel and accommodation expenses required to attend meetings, training and orientation. Every effort is made to ensure costs are modest. Details of trustees' expenses and related party transactions are disclosed in the accounts.

In deciding appropriate pay levels, UP aims to strike a balance between paying enough to recruit and keep skilled people, and meeting the public's and our donors' expectations that the money they entrust with us is used wisely. In setting the CEO's salary, the Board takes into account the skills and experience required for the role. They have taken independent advice to inform those judgements, as well as taking into account affordability for the charity. The CEO's salary is normally reviewed annually.

Overview

United Purpose demonstrated strong performance in 2020/21 in terms of the level activity £18.7m (2019/20: £18.6m) and the number of people directly reached 2.1m (indirectly 10.8m). However, there was a decrease in unrestricted reserves at £400k (2019/20: £728k). This was largely due to a number of adverse donor reports resulting in clawbacks.

This year, through our programmes, we directly reached over 2 million people and indirectly reached over 10 million people. Due to our community-led focus and strong relationships with local partners, we were able to flex and adapt swiftly, and we channelled our resources into mass campaigns on COVID-19 information and prevention (e.g. via TV, radio, SMS, etc.). These mass campaigns, which formed part of our rapid COVID-19 response, enabled a much greater indirect reach than in previous years.

The COVID-19 pandemic has had short- and long-term impacts on United Purpose and the NGO sector as a whole. Most significantly, it has disproportionately impacted people living in poverty in low-income countries – people that UP exists to serve, and who will be dealing with the ripple effects of COVID-19 for years to come. The trustees followed a risk-based approach to analyse the evolving situation around COVID-19,

and to enable us to transition through the immediate and critical challenges that COVID-19 presented.

At the outset of the pandemic, we rapidly mobilised new resources and negotiated with current donors to divert funds on existing programmes to support national COVID-19 responses. The trustees and senior leadership team also put in place measures to alleviate any adverse effects as far as possible, such as putting 13 UK staff on furlough or flexible furlough at various points between March 2020 and July 2021. We conducted risk assessments for each project, promoted health and wellbeing sessions for staff, implemented contact tracing and acquired personal protective equipment (PPE) where appropriate. We also integrated COVID prevention measures in our operations guides, implemented flexible and COVID-safe office work arrangements and invested in ICT solutions (e.g. ensuring remote meetings could take place where possible).

In addition, we installed 7,888 new handwashing stations across our programmes, provided 4,414 food kits to mitigate any immediate impact on the most vulnerable, and we supported women's groups to produce almost 218,000 face masks, both as a COVID prevention and income generation activity.

The health and safety of our staff, partner staff and communities we work with around the world remains a paramount focus. We are continuing to flex and adapt our programmes to support national efforts to reduce the effects of COVID-19 on vulnerable populations in our programme countries.

Financial review

Our goal is to effectively manage our finances to ensure that we are best placed to deliver quality and impactful programmes.

In 2020/21, the income of United Purpose increased by 6% from £18.6 million to £19.8 million, following an increase of 34% in 2019/20. Expenditure in 2020/21 broadly remained the same as a result of reducing the unrestricted cost base.

Overall, this led to a positive movement in funds in 2020/21 of £1.1m compared to a negative movement of £28k in 2019/20. The negative movement in unrestricted funds was not in line with previous expectations and full strategic and operational review is underway as a result of the merger with Gorta. A full breakdown of reserves is provided in the accounts.

Reserves policy

The purpose of the Reserves Policy for United Purpose is to ensure the stability of the mission, programmes, employment and on-going operations of the organisation. Our reserves are intended to provide an internal source of funds for situations such as a sudden increase in expenses, onetime unbudgeted expenses, unanticipated loss in funding, or uninsured losses. The reserves may also be used for one-time, non-recurring expenses that will build long-term capacity, such as staff development, innovation, or investment in operations efficiencies. The reserves are not intended to replace a permanent loss of funds or eliminate an on-going budget gap. It is the intention of United Purpose for the reserves to be used and replenished within a reasonably short period of time. The Reserves Policy is implemented alongside other governance and financial polices of United Purpose and it is intended to support the goals and strategies contained in these related policies and in strategic and operational plans.

Following the merger with Gorta, work is ongoing in developing an overarching strategy for the group. Whilst in previous years the target amount of unrestricted reserves was £1 million, the development of the strategy will lay the foundations for the development of a revised and more up-to-date reserves policy for UP and Gorta.

Number of people reached per issue per country

COUNTRY	ISSUE Livelihoods	Health	Environment	Exploitation	COVID-19	TOTAL
Bangladesh	64,435	104,252	-	18,825	246,179	433,691
Brazil	240	-	-	4890	10,415	15,545
Mozambique	13,600	115,000	16,000	105,400	-	250,000
Nigeria	-	162,002	15,500	-	460,608	638,110
Senegal	2,123	641	5,666	311	759	9,500
Cameroon	-	859	-	670	859	2,388
The Gambia	4,131	-	-	520	9,072	13,723
Guinea	4,131	-	-	520	9,072	13,723
Malawi	131,083	502,991	174,680	7,279	-	716,033
GRAND TOTAL	274,052	885,745	112,734	138,455	775,828	**2,186,814**

As an integral part of our Reserves Policy, we recognise the value of carbon units to the organisation, both in terms of their cash value and their innovative contribution to achieving our mission. The organisation holds Gold Standard carbon units, generated through our water and livelihoods programmes in Malawi. Carbon credits can be sold to cover the cost of their generation including related obligations to the source communities. Any surplus may then be treated as unrestricted income.

Carbon unit stocks

Date	Units	Value (GBP)
31 March 2018	68,819	£92,905 - £280,093
31 March 2019	328,361	£443,287 - £1,336,429
31 March 2020	334,637	£765,378
31 March 2021	8,774	£21,727

The GBP value range is derived from actual and proposed sales. The March 2021 units have now all been sold.

By combining unrestricted reserves in the balance sheet of £400k with the post year end cash receipts from the sale carbon units totalling £22k, the effective level of unrestricted reserves is £422k, compared to our stated unrestricted reserves target of £1 million.

Looking ahead, it is expected that the impact of COVID-19 will require unrestricted reserves to be utilised for at least the next financial year.

Going concern

The trustees fully recognise their responsibility to assess the going concern basis of the charity and have a reasonable expectation that United Purpose will be able to operate within the level of its resources for a period of at least 12 months. This assessment is based on a thorough assessment of the impact of COVID-19, group income and cash forecasts and projections, taking into account assumptions about

possible changes in performance.

The Board of Gorta has confirmed in writing to the UP Board that it is prepared to support United Purpose, and will make funds available for a period of not less than 12 months from the date of approval of the financial statements to enable it to meet debts as they fall due. Therefore, trustees continue to adopt the ongoing concern basis in preparing the annual financial statements and believe there is no material uncertainty about UP's ability to continue as a going concern.

Fundraising statement

This year was the third year of our three-year fundraising strategy. The aim of this plan continues to be the generation of more net income for the charity, especially unrestricted income, ensuring the long-term sustainability of our vital work to empower communities to be independent and move beyond aid.

We focused on the following priorities:

- Diversify our income streams
- Increase our income
- Rebalance the ratio between restricted and non-restricted income
- Be more effective at managing the income we currently generate

We prioritised a number of income streams over this year, this including:

- Individual giving
- Major gifts and events
- Corporate Partnerships
- Trusts and foundations

This activity is undertaken by our fundraising team based in our Cardiff office. The majority of our work consists of direct marketing, engagement with our regular givers, and community and corporate events. All activity has been undertaken in line with the Fundraising Code of Practice set by Fundraising Regulator, of whom we are registered with. Our fundraising team is trained in the provisions of the code and any updates to the code are communicated to the team. We do not pay for the services of third-party commercial organisations to raise funds in United Purpose's name, nor do we engage in cold-calling, door-to-door or street fundraising. During 2020/21, we did not have a relationship with any commercial participators. No complaints were received by the charity regarding any fundraising activities.

Managing risk and uncertainty

United Purpose operates in an ever-changing context, both in the UK charity sector and fragile geographies with local communities. Working within this unstable environment and simultaneously protecting the vulnerable people we often engage with, as well as the charity's assets, presents many challenges.

Managing risks effectively is central to the achievement of our strategic goals and was overseen by the Finance & Risk Committee. The Board has established a formal risk management process and internal control framework to ensure the proactive and consistent management of risks, both to reduce negative impact of risk and maximise strategic opportunities. This process involves a risk strategy to share an agreed attitude and organisational capacity for risk, a risk governance structure to oversee the risk management process and a risk implementation approach to analyse and manage risk.

The risk management framework at United Purpose is designed to address uncertainty as part of decision making, as well as ensuring that any new or subsequent risks can be taken into account. The framework helps to identify, assess and control risk across the organisation, summarised in a risk register.

The trustees periodically review the key strategic risks to ensure that they are the right ones and that they are being managed appropriately. The trustees have agreed a risk appetite statement that both sets the tone and addresses the challenge of the gap between exposure to risk and the organisation's ability to accept the risk.

United Purpose faces some inherent risks resulting from the locations we work in and the way projects are delivered. Security risks are mitigated by undertaking safety and security reviews in each country, by maintaining insurance cover and by ensuring staff and volunteers receive training in safety and security relevant to the programmes where they are being inducted.

The key risk areas and responses have emerged from this risk management process. Our risks evolve over time and as we progress our strategy, new risks emerge and we update our risk areas and adjust our mitigation activities accordingly (refer to table on page 31).

Risk area	Impact	Mitigation
Programme funding	Downward pressure on income due to changes in priorities within the global aid programme and a more challenging environment for public donations	Review systems currently in place (in countries and globally) for monitoring new opportunities. Support Country Directors to seek funding opportunities. New Trusts and Foundations Manager to coordinate with in-country funding staff.
Internal financial controls	Insufficient controls could expose the organisation to financial mismanagement and donor compliance breaches.	Robust financial control framework, training and guidance process in place for each Country Programme. Budget in a format allowing quarterly/monthly updates to track progress against actuals and forecasting. Monthly reporting to be established in all country programmes, detailing core and project results on a spreadsheet system.
Cash flow	Insufficient cash to cover business plan expenditure	Cash flows from Country Programmes reviewed on a regular basis, with any significant changes flagged immediately. Local cash flows reviewed weekly to plan and authorise payments, and monitor expected income.
Fraud and bribery	A major fraud or bribery resulting in significant financial or reputational damage	Zero-tolerance approach to fraud and bribery, rolled out through robust policies and procedures. Internal audit roles are recruited in larger country programmes.
Safeguarding	**Staff and partner staff not adequately protected** **Only a small number of concerns raised**	**Regular training on UP's safeguarding policy.** **Support to wellbeing and safeguarding committees at different levels of the organisation.**
COVID-19	Staff and partner staff not adequately protected for project implementation. Project implementation discontinued. Additional costs required not covered by donors. Loss of income and overhead recovery.	Provide virus spread prevention and mental health support interventions to ensure all staff have the right information about COVID-19 and how to access medical treatment. Identify possibility of adaptation of project activities from face to face to remote. Where not possible to deliver current contracts, agree new approach and timeline with donors. Review project information regularly, with a special emphasis of project cash flows.

Safeguarding

We do not tolerate sexual exploitation or any form of abuse, including bullying and harassment. They are extremely serious issues and our commitment to protect the people we work with from harm applies without exception across our programmes, people and partners.

Two years ago, United Purpose underwent a period of reflection and self-assessment, which resulted in an updated set of policies and procedures to strengthen our safeguards against abuse and to enable reporting if it happens. Last year, we continued to drive improvements through: (i) improving systems; (ii) strengthening our culture; (iii) putting learning at the heart of our approach; (iv) working with partners to reciprocally strengthen our commitment to safeguarding.

In view of the COVID-19 pandemic, our focus over the course of this year was keeping our staff, partners and the communities we work with safe. There have been many challenges related to the pandemic and many preventive measures have been required. We conducted robust risk assessments on all of our projects and put mitigation measures in place to reduce risk, such as providing staff with COVID-specific health and safety guidelines to protect themselves, their colleagues and the communities where we work.

We recognise that safeguarding is so much more than a set of policies and procedures. It is implicit in everything we do, from how we speak to community members and individuals, to how much staff exert their power over vulnerable communities who need our support. It involves understanding power dynamics, recognising how our presence in communities changes such dynamics, and knowing what we must do to ensure this power is never abused.

If you have any concerns about the health, wellbeing, survival or dignity of a person in our care, please share with our confidential safeguarding committee at concerns-uk@united-purpose.org

Plans for the future

As mentioned, as of 5 August 2021, United Purpose merged with Gorta (trading as Self Help Africa) and the leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Chair of Gorta. The reasons for this merger are outlined below, and also provide a framework for our future plans.

Both United Purpose and Gorta have a proud history of assisting those in greatest need. For decades, we have helped marginalised communities to take greater control over their own lives, by providing lasting solutions, be that helping them to earn more from their work, sustainable WASH or social accountability interventions. On an annual basis, our combined programme activities reach over 6 million people. But our world is changing rapidly. The challenges that lie ahead are very significant and we will have to adapt quickly if we are to overcome them.

Across Lower Income Countries, a combination of population growth and climate change threatens the economic gains that have been made over the last three decades. Africa has the world's fastest growing population in the 21st Century, predicted to reach 2.5 billion by 2050. A majority of that population will remain rural until the 2040s, notwithstanding increased urbanization, and it will look – desperately – for work. This year, about 26 million Africans will enter the labour force, rising to 33 million a year by 2030.

How this complex development challenge is addressed may well set the agenda for global peaceand stability in this century. The challenge is no less complex in lower middle-income countries such as Bangladesh, which faces enormous pressure from population growth and climate change. Even in a middle-income economy such as Brazil, there are compelling reasons to work in communities at the margins of society. However, while there has never been a greater demand for the work that we do, we are also being challenged to transform the way we do business. The traditional funding streams, based on a strong foundation of individual charitable giving, are no longer able to cope. Public fundraising will continue to play an important role in our revenue mix but real growth is only likely to be achieved by increasing both institutional donor support and service income.

Institutional donors demand higher standards of compliance, of accountability and of transparency. Future success will be defined by how well our systems can track every pound or euro, right through to its intended outcome, to show we have delivered what we contracted to do. Social enterprise models will be an increasingly important part of our future. Mobilizing service and trading income– whether from the sale of carbon credits or the provision of ethical audits – is a part of our unrestricted funding mix. We must continue to invest in this area to set stronger foundations for our future.

To continue delivering on our missions in support of the poorest communities in Lower Income Countries, United Purpose, Self Help Africa, and the other members of the Gorta Group need to evolve. Our combined resources – of funding, of personnel, of experiences – will be blended to create an entity that is greater than the sum of our parts.

Statement of responsibility of trustees

The trustees (who are also directors of United Purpose in company law) are responsible for preparing the trustees' annual report, including the strategic report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and group. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORPs
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information
- The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP acted as the charitable company's auditor during the year. The trustees' annual report, which includes the strategic report, has been approved by the trustees on 14 January 2022 and signed on their behalf by

Mary Robinson
Chair

Additional Information

Bankers, solicitors and auditors

Standard Chartered Bank
1 Aldermanbury Square
London EC2V 7SB
020 7280 7500

The Royal Bank of Scotland
Maidstone Branch,
94 High Street,
Maidstone,
Kent ME14 1SA
016 2269 1333 or 01432 357264

Geldards LLP
Dumfries House
Dumfries Place
Cardiff CF10 3ZF

Sayer Vincent
Invicta House
108-114 Golden Lane
London EC1Y 0TL

BOARD OF TRUSTEES

The trustees who served during the financial year up to the date of signing The Trustees Report were as follows:

Mary Robinson (appointed as Chair on 22 November 2021)
Peter Ayres (resigned as Trustee and Chair on 4 August 2021)
Catherine Cottrell
Hadi Husani
Sir Martin Davidson (resigned on 4 August 2021)
Peter Atfield (resigned on 4 August 2021)
David Bull (resigned on 4 August 2021)
Catherine Fitzgibbon (appointed on 13 August 2021)
Carmel Fox (appointed on 13 August 2021)
Michael Gormley (appointed on 13 August 2021)

SENIOR LEADERSHIP TEAM

Chief Executive Officer:
Kathryn Llewellyn (resigned on 31 December 2020)
Linda Edwards (appointed on interim basis on 1 January 2021; resigned on 6 August 2021)
Ray Jordan (appointed on 6 August 2021)
Finance Director:
Paul Seymour (resigned on 18 June 2021)
Peter McDevitt (appointed on 6 August 2021)
Cluster Lead (Asia and Southern Africa):
Helena Skember
Cluster Lead (West Africa and Brazil):
Tim Kellow

Independent auditor's report to the members of United Purpose

Opinion

We have audited the financial statements of United Purpose (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 March 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the group financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt

on United Purpose's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the trustees' annual report, including the strategic report, other than the group financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the group financial statements does not cover the other information, and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the group financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report, including the strategic report, has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report, including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Act 2011 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charites Act 2011 and report in accordance with those Acts.

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and trustees, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Orchard (Senior statutory auditor)
21 January 2021
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

United Purpose

Consolidated Statement of Financial Activities (Incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Restricted £	Unrestricted £	CUMO £	2021 Total £	Restricted £	Unrestricted £	CUMO £	2020 Total £
Income from:									
Donations and Legacies	2	48,955	1,552,465	–	**1,601,420**	5,500	3,029,921	–	3,035,421
Charitable activities	3								
Livelihoods		9,038,080	253,871	1,758,971	**11,050,922**	7,942,490	–	1,645,659	9,588,149
Health and Wellbeing		5,987,437	7,195	–	**5,994,632**	4,275,687	–	–	4,275,687
Exploitation and Conflict		261,744	–	–	**261,744**	772,132	–	–	772,132
Donations in Kind	6	19,247	–	–	**19,247**	87,916	–	–	87,916
Environment		146,705	–	–	**146,705**	371,946	–	–	371,946
Investment income	4	–	–	28,485	**28,485**	–	–	22,894	22,894
Carbon Credits	5	–	669,067	–	**669,067**	–	442,556	–	442,556
Total income		15,502,168	2,482,598	1,787,456	**19,772,222**	13,455,671	3,472,477	1,668,553	18,596,701
Expenditure on:									
Raising funds	7	247,689	–	–	**247,689**	372,156	–	–	372,156
Charitable activities									
Livelihoods		8,403,884	2,309,526	1,574,021	**12,287,432**	7,550,136	3,348,067	1,372,369	12,270,572
Health and Wellbeing		5,820,440	–	–	**5,820,440**	4,838,439	–	–	4,838,439
Exploitation and Conflict		249,312	–	–	**249,312**	842,566	–	–	842,566
Environment		111,120	–	–	**111,120**	301,216	–	–	301,216
Total resources expended		14,832,446	2,309,526	1,574,021	**18,715,993**	13,904,513	3,348,067	1,372,369	18,624,949
Net outgoing resources before transfers		669,722	173,072	213,435	**1,056,229**	(448,842)	124,410	296,184	(28,248)
Transfers between funds		500,506	(500,506)	–	**–**	(9,947)	9,947	–	–
Net movement in funds	22	1,170,228	(327,434)	213,435	**1,056,229**	(458,789)	134,357	296,184	(28,248)
Funds at the start of the year		2,892,548	727,783	1,673,543	**5,293,874**	3,351,337	593,426	1,377,359	5,322,122
Funds at the end of the year		4,062,776	400,349	1,886,978	**6,350,103**	2,892,548	727,783	1,673,543	5,293,874

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 22 to the financial statements.

United Purpose

Balance Sheets

Company No. 1278887

As at 31 March 2021

	Note	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Fixed assets					
Tangible fixed assets	14	**758,828**	746,605	**361,827**	405,472
		758,828	746,605	**361,827**	405,472
Current assets					
Inventory		**1,215**	18,923	**1,215**	18,923
Debtors	17	**2,320,092**	2,728,704	**848,957**	1,015,155
Short Term Deposits		**–**	–	**–**	–
Cash at bank and in hand		**5,641,511**	4,361,315	**5,036,522**	3,884,640
		7,962,817	7,108,943	**5,886,694**	4,918,718
Liabilities					
Creditors: amounts due within one year	18	**(2,342,554)**	(2,379,470)	**(1,877,056)**	(1,744,660)
Net current assets		**5,620,263**	4,729,473	**4,009,638**	3,174,058
Total assets less current liabilities		**6,379,091**	5,476,077	**4,371,465**	3,579,531
Creditors: amounts due greater than one year	19	**(28,988)**	(182,202)	**–**	–
Net assets	20	**6,350,103**	5,293,875	**4,371,465**	3,579,530
Funds					
Restricted funds		**4,008,321**	2,887,048	**4,008,322**	2,887,048
Restricted funds Held by Village Aid		**54,455**	5,500	**–**	–
		4,062,776	2,892,548	**4,008,322**	2,887,048
Unrestricted funds					
Designated funds:					
Funds held by CUMO		**1,886,978**	1,673,543	**–**	–
Funds held by Village Aid		**37,206**	35,301	**–**	–
Other designated funds		**–**	–	**–**	–
		1,924,184	1,708,844	**–**	–
General funds (excluding funds held by CUMO)		**363,143**	692,482	**363,143**	692,482
Total funds	22	**6,350,103**	5,293,874	**4,371,465**	3,579,530

Approved by the trustees on 14 January 2022 and signed on their behalf by

Mary Robinson
Chair

United Purpose

Consolidated statement of cash flows

For the year ended 31 March 2021

Reconciliation of net outgoing resources to net cash flow from operating activities:

	2021	2020
	£	£
Net outgoing resources	**1,056,229**	(28,248)
Interest	**(28,485)**	(22,894)
Depreciation	**171,284**	197,909
Unrealised exchange (gain) on CUMO assets	**(9,936)**	(27,918)
Loss on disposal of fixed assets	**594**	3,334
(Increase)/decrease in inventory	**17,708**	10,897
(Increase)/decrease in debtors	**408,612**	(867,069)
Increase/(decrease) in creditors	**(190,130)**	956,285
Net cash (outflow) / inflow from operating activities	**(1,425,876)**	(222,296)

	2021		2020	
	£	£	£	£
Cash flows from operating activities				
Net cash (used in) / provided by operating activities		**1,425,876**		222,296
Cash flows from investing activities:				
Interest	**28,485**		22,894	
(Purchase) of fixed assets	**(174,165)**		(173,404)	
Net cash provided by / (used in) investing activities		**(145,680)**		(150,510)
Change in cash and cash equivalents in the year		**1,280,196**		71,786
Cash and cash equivalents at the beginning of the year		**4,361,315**		4,289,529
Cash and cash equivalents at the end of the year		**5,641,511**		4,361,315

1 Accounting policies

a) Statutory information

United Purpose is a charitable company limited by guarantee and is incorporated in the United Kingdom. The registered office address (and principal place of business) is 14 Cathedral Road, Cardiff, Wales CF11 9LJ.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiaries CUMO Microfinance Ltd, Village Aid Ltd (of which United Purpose is a controlling member) and United Purpose Trading Limited on a line by line basis. Transactions and balances between the charitable company and its subsidiary have been eliminated from the consolidated financial statements. Balances between the companies are disclosed in the notes of the charitable company's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charitable company itself is not presented because the charitable company has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006. United Purpose also became the sole member of United Purpose Europe Stichting a Foundation registered in the Netherlands and incorporated on 15 January 2020. The Foundation has not begun to trade and remains dormant and therefore has not been consolidated into these financial statements.

The Charity controls United Purpose Ghana, a company limited by guarantee incorporated in Ghana. Accounts for United Purpose Ghana have been prepared and audited in Ghanaian new Cedis for the year ended 31 March 2021. United Purpose Ghana is accounted for as a country programme within United Purpose and therefore its results are fully consolidated into United Purpose's accounts. United Purpose Ghana's operations closed as of 30th September 2020, however the registration has remained open.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

1 Accounting policies (continued)

d) Going concern

The trustees have prepared the accounts on a going concern basis. In reaching the decision the trustees have undertaken a thorough assessment of the financial risks that United Purpose faces. This assessment has included a review of cash flow projections for 12 months following the date of approval, the pipeline of future funding, the expected realisation of carbon credits and financial forecasts for the current financial year. The global pandemic COVID19 reduced the income for the following period, both from fundraising and field activities, but the organisation acted by utilising UK Government assistance and reducing costs, including using innovative methods in achieving its deliverables. It is their belief that the charity has a reasonable expectation of having adequate resources to continue in operation for the foreseeable future (exceeding the next 12 months).

As of 5 August 2021, United Purpose merged with The Gorta Group. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of The Gorta Group. The group is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors remain on the UP Board to ensure continuity, and they are joined by two directors from Self Help Africa and one independent.

The Gorta Group will make funds available to United Purpose for a period of not less than twelve months from the date of approval of the financial statements to enable it to meet debts as they fall due.

The Gorta Group are aware of the potential for United Purpose to have cash deficits of up to £1.2m during the 12 month period up to 31 December 2022, per cash-flow projections. Gorta Group is prepared to support United Purpose to this level and beyond should the need arise.

As at 31 December 2020, the Gorta Group accumulated unrestricted reserves of €6.4million.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Claims made through the UK Government's Coronavirus Job Retention Scheme are recognised as income in the period which the associated staff were furloughed. This income is considered to be unrestricted.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1 Accounting policies (continued)

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the cost of livelihoods, health & wellbeing, exploitation and conflict and environmental work undertaken to further the purposes of the charity and their associated support costs

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable to partner organisations are included in the Statement of Financial Activities in the year in which they are payable.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between charitable activities on the basis of area of literature occupied by each activity.

- Livelihoods 62%
- Health and Wellbeing 36%
- Exploitation and Conflict 2%
- Environment 1%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- Livelihoods 62%
- Health and Wellbeing 36%
- Exploitation and Conflict 2%
- Environment 1%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

1 Accounting policies (continued)

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £2,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Items procured under project funding are expensed in the statement of financial activities in the year of purchase.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

United Purpose
Office furniture and equipment: straight line basis at an annual rate of 20%
ICT Equipment: straight line basis at an annual rate of 33.3%
Vehicles: straight line basis at an annual rate of 33.3%
Drilling Rig: straight line basis at an annual rate of 33.3%
Land & Buildings: straight line basis at an annual rate of 5%
Capitalised development costs: straight line basis at an annual rate of 33%

CUMO
Office furniture and equipment: straight line basis at an annual rate of 25%
ITC Equipment: straight line basis at an annual rate of 33.3%
Vehicles: straight line basis at an annual rate of 20%

There are no material differences arising from the different treatment of depreciation within CUMO.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

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

p) Creditors and provisions

Creditors and provisions are recognised where the charity 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 measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

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

r) Pensions

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

s) Transactions in foreign currencies

Transactions in foreign currencies are translated at an average rate. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end. Exchange differences are taken into account in arriving at the net incoming resources for the year.

1 Accounting policies (continued)

t) Taxation

The charitable company is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods. No portion of CUMO profits passes to United Purpose as parent company. United Purpose Trading Limited (formerly Concern Ltd) donates all profits to United Purpose.

u) Contingent assets

Carbon units, known as Verified Emission Reduction Units (VERs), represent an asset of value to United Purpose and are tradeable. The value of these units is subject to market volatility which is outside of the organisation's control. United Purpose recognises the value of verified but unsold carbon units as a contingent asset. Sale of VERs which are contracted are recorded as assets directly in the balance sheet. Income received from the sale of carbon units is used to contribute to UP's work in support of communities around the world, and it is our intention that a significant proportion will be returned to the communities in which the carbon credits originated. The local communities themselves will decide how they want to spend a proportion of this money. The value of unsold carbon units are considered an integral part of the charity group's reserves policy.

2 Income from donations and legacies

	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
Committed giving	–	–	**–**	500	–	500
Legacies	–	–	**–**	5,000	–	5,000
Appeals and collections	48,955	–	**48,955**	–	–	–
Cost recovery on grant funded programmes	–	367,752	**367,752**	–	266,551	266,551
Income from Coronarvirus Job Rention Scheme (from UK Government)	–	59,890	**59,890**	–	–	–
Other grants & donations	–	1,124,823	**1,124,823**	–	2,763,370	2,763,370
Total grants	48,955	1,552,465	**1,601,420**	5,500	3,029,921	3,035,421

3 Income from charitable activities

	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
Livelihoods						
Action Aid	164,926	–	**164,926**	274,818	–	274,818
Action On Poverty (AOP)	82,860	–	**82,860**	101,526	–	101,526
Blue Gold	–	–	**–**	43,784	–	43,784
Big Lottery Fund	–	–	**–**	56,302	–	56,302
BRAC	–	–	**–**	12,848	–	12,848
UN	–	–	**–**	15,160	–	15,160
Coca Cola	470,579	–	**470,579**	167,196	–	167,196
Concern Worldwide	2,059,637	–	**2,059,637**	1,577,634	–	1,577,634
CUMO	–	1,758,971	**1,758,971**	–	1,645,659	1,645,659
SWIFT	–	–	**–**	34,324	–	34,324
ENDEV	226,320	–	**226,320**	169,165	–	169,165
Electric Aid	–	–	**–**	34,661	–	34,661
ENABEL	87,453	–	**87,453**	29,506	–	29,506
European Commission	2,333,811	–	**2,333,811**	1,241,503	–	1,241,503
Farmamundi	110,985	–	**110,985**	–	–	–
Foreign, Commonwealth & Development Office	6,611	–	**6,611**	–	–	–
GIZ	627,542	–	**627,542**	782,610	–	782,610
IMVF	–	–	**–**	222,033	–	222,033
International Fertilizer Development Center	214,536	–	**214,536**	–	–	–
International Organisation for Migration	960,613	–	**960,613**	114,091	–	114,091
Irish Aid	–	–	**–**	1,187,568	–	1,187,568
ICP - International Potato Centre	–	–	**–**	28,699	–	28,699
Livelihoods Funds	117,859	–	**117,859**	–	–	–
Ministry of Agriculture	–	–	**–**	159,002	–	159,002
Miscellaneous income	125,098	–	**125,098**	25,253	–	25,253
UNDP	45,127	–	**45,127**	38,851	–	38,851
VIS	–	–	**–**	75,844	–	75,844
Penny Appeal	558,015	–	**558,015**	94,110	–	94,110
Palladium International	–	–	**–**	75,163	–	75,163
Swedish International Development Co-operation Age	352,733	–	**352,733**	296,853	–	296,853
SDC (Swedish Development Corporation)	140,707	–	**140,707**	183,275	–	183,275
University of Strathclyde	90,855	–	**90,855**	203,034	–	203,034
Waitrose Foundation	–	113,297	**113,297**	–	–	–
Waterloo Foundation	20,698	–	**20,698**	19,250	–	19,250
USAID	229,340	140,574	**369,914**	578,060	–	578,060
World Food Programme	–	–	**–**	87,916	–	87,916
WBC	11,775	–	**11,775**	12,451	–	12,451
	9,038,080	2,012,842	**11,050,922**	7,942,491	1,645,659	9,588,150

3 Income from charitable activities (continued)

	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
Health and Wellbeing						
AMF (Against Malaria Foundation)	142,758	–	**142,758**	456,098	–	456,098
Brewgooder	–	–	**–**	35,210	–	35,210
Charity Water	664,291	–	**664,291**	822,291	–	822,291
Department for International Development	–	–	**–**	25,263	–	25,263
Electric Aid	11,521	–	**11,521**	–	–	–
European Commission	2,634,809	–	**2,634,809**	1,313,007	–	1,313,007
Farmamundi	64,767	–	**64,767**	88,399	–	88,399
Foreign, Commonwealth & Development Office	114,525	–	**114,525**	–	–	–
GIZ	630,004	–	**630,004**	127,742	–	127,742
Irish Aid	27,665	–	**27,665**	–	–	–
Miscellaneous income	179,943	7,195	**187,138**	62,317	–	62,317
Mwater	38,972	–	**38,972**	33,398	–	33,398
One Foundation	244,408	–	**244,408**	161,441	–	161,441
Penny Appeal	188,306	–	**188,306**	–	–	–
PZ Cussons	–	–	**–**	71,778	–	71,778
UNDP	52,122	–	**52,122**	–	–	–
UNICEF	131,263	–	**131,263**	218,217	–	218,217
University of Strathclyde	–	–	**–**	226,604	–	226,604
UNOPS (GSF)	396,056	–	**396,056**	525,181	–	525,181
WCVA	466,027	–	**466,027**	–	–	–
World Food Programme	–	–	**–**	108,740	–	108,740
	5,987,437	7,195	**5,994,632**	4,275,687	–	4,275,687

	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
Exploitation and Conflict						
Comic Relief	166,179	–	**166,179**	53,591	–	53,591
Miscellaneous income	2,538	–	**2,538**	112,770	–	112,770
Islamic Relief	–	–	**–**	261,939	–	261,939
International Organisation for Migration (IOM)	–	–	**–**	207,074	–	207,074
PRODEM	–	–	**–**	459	–	459
Penny Appeal	93,027	–	**93,027**	136,300	–	136,300
	261,744	–	**261,744**	772,132	–	772,132

	Restricted £	Unrestricted £	2021 Total £	Restricted	Unrestricted	2020 Total £
Environment						
Action Aid	14,228	–	**14,228**	–	–	–
CEPF	–	–	**–**	59,015	–	59,015
CO2 BALANCE	43,218	–	**43,218**	56,250	–	56,250
GIZ	89,259	–	**89,259**	256,681	–	256,681
	146,705	–	**146,705**	371,946	–	371,946

4 Investment Income

CUMO's investment income comprises interest from short-term money market investments entered in to by CUMO. Other investment income is bank interest on current accounts.

5 Carbon Credits

Carbon Credits are considered unrestricted income and recognised as sold.

6 Gifts in Kind (group and charity)

	2021 £	2020 £
Concern Worldwide	**19,247**	
USAID - AGDIV	**–**	86,071
UNICEF -Cyclone IDAI Response	**–**	743
UNICEF COVID Response	**–**	1,102
World Food Programme, Foodstuffs for distribution in Malawi	**–**	–
Total Gifts in Kind	**19,247**	87,916

All donations in kind are shown at valuations provided by the donor.

7a Total resources expended (current year)

	Costs of raising funds £	Charitable activities: Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	2021 Total £	2020 Total £
Staff costs (note 10)	205,187	1,041,314	601,903	25,782	11,491	845,618	155,140	**2,886,435**	2,820,554
Office costs	42,502	807,327	466,653	19,989	8,909	317,245	28,349	**1,690,974**	1,232,946
Transport	–	63,497	36,702	1,572	701	11,268	–	**113,740**	200,879
Equipment (not capitalised)	–	136,693	79,011	3,384	1,508	60,385	–	**280,981**	311,946
Grants payable to partners (note 8a)	–	518,182	1,773,052	143,025	8,501	–	–	**2,442,760**	2,244,287
Other project activities	–	8,841,753	2,355,232	33,805	70,313	–	–	**11,301,103**	11,814,336
Total resources expended	247,689	11,408,766	5,312,553	227,557	101,423	1,234,516	183,489	**18,715,993**	18,624,948
Support costs	–	764,967	442,168	18,940	8,442	(1,234,516)	–	–	–
Governance costs	–	113,699	65,720	2,815	1,255	–	(183,489)	–	–
Total expenditure 2021	**247,689**	**12,287,432**	**5,820,440**	**249,312**	**111,120**	**–**	**–**	**18,715,993**	18,624,948

7b Total resources expended (prior year)

	Costs of raising funds £	Charitable activities: Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	Support costs £	Governance costs £	2020 Total £
Staff costs (note 10)	210,165	985,850	529,645	86,162	28,235	957,119	23,379	**2,820,554**
Office costs	127,172	411,835	221,257	35,994	11,795	398,245	26,648	**1,232,946**
Transport	34,346	75,622	40,628	6,609	2,166	41,508	–	**200,879**
Equipment (not capitalised)	473	104,955	56,387	9,173	3,006	137,953	–	**311,946**
Grants payable to partners (note 8a)	–	1,357,471	729,297	118,641	38,878	–	–	**2,244,287**
Other project activities		8,376,231	2,746,216	502,208	189,681		–	**11,814,336**
Total resources expended	372,156	11,311,965	4,323,430	758,785	273,761	1,534,825	50,027	**18,624,949**
Support costs	–	928,348	498,752	81,136	26,588	(1,534,825)	–	–
Governance costs	–	30,259	16,257	2,645	867	–	(50,027)	–
Total expenditure 2020	**372,156**	**12,270,572**	**4,838,439**	**842,566**	**301,216**	**–**	**–**	**18,624,949**

8a Grants payable to partners (current year)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	**2021 Total £**	2020 Total £
Bangladesh	249,895	1,311,162	–	–	**1,561,057**	1,407,472
Brazil	3,766	–	10,964	–	**14,730**	56,479
Gambia	264,521	206,000	6,936	8,501	**485,958**	626,254
Kenya	–	–	125,125	–	**125,125**	–
Nigeria	–	255,890	–	–	**255,890**	154,082
Total resources expended	518,182	1,773,052	143,025	8,501	**2,442,760**	2,244,287

8b Grants payable to partners (prior year)

	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	**2020 Total £**
Bangladesh	851,318	457,368	74,404	24,382	**1,407,472**
Brazil	34,162	18,353	2,986	978	**56,479**
Gambia	378,793	203,506	33,106	10,849	**626,254**
Nigeria	93,198	50,070	8,145	2,669	**154,082**
Total resources expended	1,357,471	729,297	118,641	38,878	**2,244,287**

8c Analysis of grants paid in excess of £50,000

	2021 Total £	2020 Total £
Bio Fortification – The Gambia	**157,598**	–
GAIN – Bangladesh	**173,315**	130,698
Go Echo – The Gambia	**93,866**	–
IDF – Bangladesh	**336,185**	307,689
HELVETAS– Bangladesh	**911,302**	615,734
MMS – Bangladesh	**–**	121,607
MTG – Kenya	**125,125**	–
NEMA HORTICULTURE – The Gambia	**–**	–
PRFFHC – Gambia	**–**	75,193
PRGWER – Nigeria	**23,328**	34,261
PRLOG – Nigeria	**54,177**	32,046
PROBA – Nigeria	**44,788**	–
PRWASDA – Gambia	**–**	179,515
SMKK – Bangladesh	**–**	231,744
Tekki Jiggen – Gambia	**59,364**	–
WASDA – Gambia	**–**	146,217
Grants under £50,000	**463,712**	369,585
Total	**2,442,760**	**2,244,287**

9 Net outgoing resources for the year

This is stated after charging:	2021 £	2020 £
Depreciation	**171,284**	197,909
Trustees' indemnity insurance	**6,033**	8,312
Trustees' expenses	**36**	369
Loss on disposal	**–**	3,334
Auditors' remuneration:		
▪ Audit	**27,000**	26,400
▪ Audit – Donor audits	**–**	–
Operating lease rentals:		
▪ Property	**260,965**	277,952
▪ Other	**1,259**	1,792

The number of trustees receiving expenses was 1 (2020: 1). Remuneration received by trustees was nil (2020: Nil).

10 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	UK and International £	Overseas £	2021 £
Salaries and wages	1,076,627	1,672,482	**2,749,109**
Redundancy and termination costs	9,415	–	**9,415**
Social security costs	71,934	–	**71,934**
Pension contributions	39,862	–	**39,862**
Other staff costs	8,107	8,008	**16,115**
	1,205,945	1,680,490	**2,886,435**

	UK and International £	Overseas £	2020 £
Salaries and wages	1,042,276	1,506,365	**2,548,641**
Redundancy and termination costs	–	–	**–**
Social security costs	81,102	–	**81,102**
Pension contributions	32,278	–	**32,278**
Other staff costs	35,006	123,527	**158,533**
	1,190,662	1,629,892	**2,820,554**

The number of employees whose emoluments, as defined for taxation purposes, amounted to £60,000 or more in the year were as follows:

	2021 £	2020 £
£60,000 – £69,999	**3**	–
£70,000 – £79,999	**–**	2
Total	**3**	2

The total employee benefits including pension contributions of the key management personnel were £274,217 (2020: £286,661).

11 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

		UK and International No.	Overseas No.	**2021 No.**	2020 No.
Charity					
Operations		26	294	**320**	362
Fundraising and publicity		7	–	**7**	4
Governance		2	–	**2**	2
Subsidiary (CUMO)					
Operations		–	211	**211**	161
Subsidiary (Village Aid)					
Fundraising and publicity		–	–	**–**	1
Total Group Employees		35	505	**540**	530
Gender Analysis	Male	14	352	**366**	
	Female	21	153	**174**	

12 Related party transactions

There are no related party transactions to disclose for 2021 (2020: none).

Aggregate donations from related parties were None (2020: none).

Intra group transactions are disclosed in Note 15.

13 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

14 Tangible fixed assets

Group:	Land and buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	**Total £**
COST					
At 1 April 2020	329,979	82,600	458,931	1,047,143	**1,918,653**
Additions in year	6,103	–	54,035	114,027	**174,165**
Disposals in year	–	–	–	(10,578)	**(10,578)**
Adjustment to classification	–	–	(40,186)	(16,911)	**(57,097)**
At 31 March 2021	336,082	82,600	472,780	1,133,681	**2,025,143**
DEPRECIATION					
At 1 April 2020	74,928	58,113	236,336	802,671	**1,172,048**
Charge for the year	4,412	7,502	66,067	93,303	**171,284**
Elimination on disposal	–	–	(126)	(9,858)	**(9,984)**
Adjustment to classification	1,849	–	(13,871)	(55,011)	**(67,033)**
At 31 March 2021	81,189	65,615	288,406	831,105	**1,266,315**
NET BOOK VALUE					
At 31 March 2021	**254,893**	**16,985**	**184,374**	**302,576**	**758,828**
At 31 March 2020	255,051	24,487	222,595	244,472	746,605

Charity:	Land and Buildings £	Drilling Rig £	Office Furniture & Equipment £	Vehicles £	**Total £**
COST					
At 1 April 2020	126,526	82,600	342,652	799,632	**1,351,410**
Additions in year	–	–	32,413	34,411	**66,824**
Disposals in year	–	–	–	(4,423)	**(4,423)**
Adjustment to classification	–	–	(40,186)	(16,911)	**(57,097)**
At 31 March 2021	126,526	82,600	334,879	812,709	**1,356,714**
DEPRECIATION					
At 1 April 2020	74,928	58,114	162,616	650,281	**945,939**
Charge for the year	4,412	7,502	53,078	55,126	**120,118**
Elimination on disposal	–	–	(126)	(4,319)	**(4,445)**
Adjustment to classification	2,157	–	(13,871)	(55,011)	**(66,725)**
At 31 March 2021	81,497	65,616	201,697	646,077	**994,887**
NET BOOK VALUE					
At 31 March 2021	**45,029**	**16,984**	**133,182**	**166,632**	**361,827**
At 31 March 2020	51,598	24,486	180,036	149,351	405,471

All tangible fixed assets are used for direct charitable purposes.

15 Subsidiary undertakings

CUMO

The charity controls CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi. Accounts for CUMO have been prepared and audited in Malawi Kwacha for the year to 31 December 2020. These accounts, adjusted to the year to 31 March 2021 have been consolidated into United Purpose's accounts on a line by line basis. The Trustees consider that given seasonal factors affecting the take up of loans by CUMO's client group, it is currently appropriate to maintain a different accounting year end for CUMO from United Purpose.

United Purpose Trading Ltd

The charity controls United Purpose Trading Ltd, a company limited by guarantee incorporated in the United Kingdom. The results for the year to 31 March 2021 has been consolidated on a line by line basis.

United Purpose Trading Ltd Profit and Loss Account		**2021** **£**	2020 £
Turnover		669,067	442,556
Gross profit		669,067	442,556
Admin & distribution costs		87,354	2,664
Operating profit		**581,713**	439,892
Realised Exchange (Loss)/Gains		5,816	-
Gift aid to parent undertaking		(698,740)	(327,962)
Profit on ordinary activities before taxation		**(111,210)**	111,930
Taxation		**-**	-
Profit for the financial year	Need to update note to reflect final UPT accounts	**(111,210)**	111,930

The aggregate of the assets, liabilities and funds was:

	JW updated	**2021** **£**	2020 £
Assets		**50,557**	111,930
Liabilities		**(49,837)**	-
Funds		**720**	111,930

The profit of United Purpose Trading Ltd is transferred to parent company via Gift Aid.

Village Aid

The charity is the controlling member of Village Aid, a UK charitable company limited by guarantee (company no. 03446625, charity no. 1067322). The summarised statement of financial activities for the year ended 31 March 2021 and assets and liabilities as at 31 March 2021 are shown below. Full accounts are filed with the Charity Commission and Companies House.

Village Aid income and expenditure summary

	Restricted £	Unrestricted £	**2021** **£**	Restricted £	Unrestricted £	2020 £
Income	48,955	71,597	**120,552**	9,000	76,788	85,788
Expenditure	(19,000)	(54,767)	**(73,767)**	(7,200)	(78,330)	(85,530)
Net incoming/(outgoing) resources for the year	29,955	16,830	**46,785**	1,800	(1,542)	258
Funds at the start of the year	9,000	30,674	**39,674**	7,200	32,216	39,416
Prior Year Adjustment	-	5,000	**5,000**	-	-	-
Funds at the end of the year	38,955	52,504	**91,459**	9,000	30,674	39,674

Included in expenditure is a grant support cost from the parent entity of £nil (2020: £nil)

15 Subsidiary undertakings (continued)

Village Aid balance sheet

	2021	2020 (as restated)
	£	£
Assets	138,986	89,860
Liabilities	(47,527)	(45,186)
	91,459	44,674
Restricted funds	**38,955**	9,000
Unrestricted funds	**52,504**	35,674
	91,459	44,674

16 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2021	2020
	£	£
Gross income	**17,893,844**	16,870,882
Result for the year	**635,130**	218,657

17 Debtors

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Trade debtors	**26,597**	20,992	**20,751**	20,992
CUMO outstanding client loans	**1,553,971**	1,592,023	**–**	–
Amounts due from donors	**426,194**	455,153	**426,194**	455,153
Prepayments	**105,640**	91,447	**105,640**	91,447
Other debtors	**207,690**	569,089	**296,372**	447,563
	2,320,092	2,728,704	**848,957**	1,015,155

18 Creditors : Amounts falling due within one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Taxation and social security costs	**135,240**	183,670	**116,893**	160,170
Trade creditors	**754,941**	728,409	**621,817**	728,409
Accruals	**79,082**	112,128	**76,022**	112,128
CUMO loan collateral fund	**210,989**	228,458	**–**	–
Insurance Premiums	**–**	–	**–**	–
Sundry creditors and provisions	**1,162,302**	1,126,806	**1,062,324**	743,953
	2,342,554	2,379,471	**1,877,056**	1,744,660

19 Creditors : Amounts falling due greater than one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Amounts payable in 1-2 years:				
CUMO - amounts due to funders	**28,988**	182,202	**–**	–
	28,988	182,202	**–**	–

20a Analysis of net assets between funds (current year)

Group:	Restricted funds £	Designated funds £	CUMO £	General funds £	**Total funds £**
Tangible fixed assets	–	–	348,236	410,592	**758,828**
Current assets	4,062,777	–	1,979,408	1,920,632	**7,962,817**
Current liabilities	–	–	(459,427)	(1,883,127)	**(2,342,554)**
Long term liabilities	–	–	(28,988)	–	**(28,988)**
Net assets at 31 March 2021	**4,062,777**	**–**	**1,839,229**	**448,097**	**6,350,103**

20b Analysis of net assets between funds (prior year)

Group:	Restricted funds £	Designated funds £	CUMO £	General funds £	**Total funds £**
Tangible fixed assets	–	–	341,131	405,474	**746,605**
Current assets	2,892,548	–	1,990,547	2,225,847	**7,108,942**
Current liabilities	–	–	(475,933)	(1,903,537)	**(2,379,470)**
Long term liabilities	–	–	(182,202)	–	**(182,202)**
Net assets at 31 March 2020	**2,892,548**	**–**	**1,673,543**	**727,784**	**5,293,875**

21 Operating lease commitments

The charitable company had total commitments under operating leases expiring as follows:

Group	Property		Equipment	
	2021 £	2020 £	**2021 £**	2020 £
0 – 1 year	**260,965**	277,952	**1,259**	1,792
1 – 2 years	**66,624**	70,709	**1,259**	1,259
2 – 5 years	**1,034**	2,242	**3,357**	3,777
	328,623	350,903	**5,875**	6,828

Charity	Property		Equipment	
	2021 £	2020 £	**2021 £**	2020 £
0 – 1 year	**253,301**	270,180	**1,259**	1,792
1 – 2 years	**66,624**	70,004	**1,259**	1,259
2 – 5 years	**1,034**	2,242	**3,357**	3,777
	320,959	342,426	**5,875**	6,828

22a Movements in funds (current year)

Restricted funds

Group and Charity:	At 1 April 2020 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 March 2021 £
Exploitation and conflict	11,737	261,744	(227,557)	(97,741)	**(51,817)**
Health and Wellbeing	569,899	5,987,437	(5,312,553)	242,587	**1,487,370**
Livelihoods	2,283,385	9,057,328	(9,190,913)	487,730	**2,637,530**
Environment	22,027	146,705	(101,423)	(132,070)	**(64,761)**
held by Village Aid	5,500	48,955	–	–	**54,455**
Total restricted funds	2,892,548	15,502,169	(14,832,446)	500,506	**4,062,777**
General Funds held by CUMO	1,673,543	1,787,456	(1,574,021)	–	**1,886,978**
General Funds held by Village Aid	35,301	76,581	(74,677)	–	**37,205**
General Funds held by United Purpose Trading	–	669,066	(669,066)	–	**–**
General funds	692,482	1,736,950	(1,565,783)	(500,506)	**363,143**
Total unrestricted funds	2,401,326	4,270,053	(3,883,547)	(500,506)	**2,287,326**
Total funds	5,293,874	19,772,222	(18,715,993)	–	**6,350,103**

Transfers between funds
Transfers between funds represent movements of funds between projects.

Any transfers from restricted funds into unrestricted funds are as result of a review of fund balances to identify funds held in restricted funds on projects that are now complete. The fund balances are reviewed once the final donor reports have been submitted and accepted by donor, if the likelihood of funder clawback is remote the remaining balance is considered unrestricted.

Purposes of restricted funds
Restricted funds consist of donor funding for specific development projects, plus an allocation of voluntary income restricted for other purposes than specific development projects. The restricted funds held by Village Aid have been shown as restricted as they are to be spent in line with the donors' intentions.

Any fund balance in deficit, is due to payments due from donors not having been received at year end, and post year end receipts not being accrued due to the nature of donor contract.

A proportion of the restricted funds balance is held in cash funds in project specific bank accounts and as such is not available for group cash resources.

CUMO loan funds are held for making microfinance loans in Malawi, specifically to living those in extreme poverty in rural areas. These funds arise from initial grants from the Department for International Development (granted to establish a revolving loan fund), supplemented by surpluses generated through the charging of loan interest, less the cost of administering the loans. The cash resources of CUMO are not available for group cash resources and therefore have been shown separately.

22b Movements in funds (prior year)

Restricted funds

Group and Charity:	At 1 April 2019 £	Incoming and gains £	Expenditure and losses £	Transfers £	At 31 March 2020 £
Exploitation and conflict	157,105	772,132	(842,566)	(74,934)	**11,737**
Health and Wellbeing	1,269,303	4,275,687	(4,838,439)	(136,652)	**569,899**
Livelihoods	1,895,183	8,030,406	(7,915,092)	272,888	**2,283,385**
Environment	22,546	371,946	(301,216)	(71,249)	**22,027**
held by Village Aid	7,200	5,500	(7,200)	–	**5,500**
Total restricted funds	3,351,337	13,455,671	(13,904,513)	(9,947)	**2,892,548**
Unrestricted funds:					
Designated funds:					
Malawi					
Sustainable energy fund	70,941	179,555	(216,373)	(34,123)	**–**
Eureka rig	37,637	–	–	(37,637)	**–**
Gambia					
Vehicle replacement	49,305	41,205	(49,414)	(41,096)	**–**
Total designated funds	157,883	220,760	(265,787)	(112,856)	**–**
General Funds held by CUMO	1,377,359	1,668,553	(1,372,369)	–	**1,673,543**
General Funds held by Village Aid	32,016	80,441	(77,356)	200	**35,301**
General Funds held by United Purpose Trading	–	442,556	(442,556)	–	**–**
General funds	403,527	2,728,720	(2,562,368)	122,603	**692,482**
Total unrestricted funds	1,970,785	5,141,030	(4,720,436)	9,947	**2,401,326**
Total funds	5,322,123	18,596,701	(18,624,949)	–	**5,293,874**

23 Analysis of cash at bank and in hand

	Charity	Subsidiaries	**2021 Total**	2020 Total
	£	£	**£**	£
General accounts in the UK	401,668	180,960	**582,628**	529,267
Project specific accounts in the UK	1,886,218	-	**1,886,218**	1,740,487
Held in overseas accounts	2,748,636	424,029	**3,172,665**	2,091,561
Total cash funds held	5,036,522	604,989	**5,641,511**	4,361,315

24 Capital Commitments

At the 31 March 2021 there were no capital commitments (2020: Nil).

25 Contingent Assets

As at 31 March 2021, the number of carbon credits held by United Purpose is 8,774 units (2020: 334,637 units). These units were sold after March 2021 for (8,774 x €2.90) with a price range per unit of €2.63/t to €2.90/t and contributed towards the general funds of the charity.

26 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

27 Post balance sheet events

As of 5 August 2021, United Purpose merged with The Gorta Group. The leadership of United Purpose transferred to Ray Jordan, as Group CEO, and Carmel Fox as Group Chair of The Gorta Group. The group is registered in Ireland; its company registration number is 28228 and its charity number is 20008895. Three of United Purpose's directors remain on the UP Board to ensure continuity, and they are joined by two directors from Self Help Africa and one independent.

The Gorta Group became the sole member of United Purpose, and United Purpose employees who were employed on the transfer date transferred to the Gorta Group as part of the merger.