

ANNUAL REPORT
2022

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.

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

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

A photograph of a woman, Chikondi Ulemu, smiling and holding a young child, Yankho, in her arms. She is holding a bunch of green leafy vegetables and a yellow squash. She is wearing a red t-shirt with a logo and a blue patterned wrap. The child is wearing a green and yellow patterned wrap. They are standing in a garden with a thatched roof in the background.

**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

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

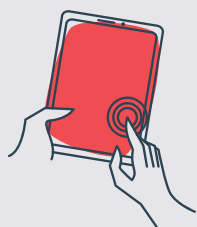
WHAT WE DO



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





NEARLY
59%

OF PEOPLE WE
WORKED WITH
WERE WOMEN

Binta Sonko from Koudioubé 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



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 ever-more important to our programmes in the future.

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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

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.

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.



Soil preparation
at Radville Farm,
The Gambia

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We must ensure 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

CUMO MICROFINANCE

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.

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Most of CUMO's clients are women and many access loans to support their farming
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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 Myanmar in 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

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Our efforts include social cohesion and climate change resilience
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livelihoods, and supported a further 1,350 people to scale up their existing businesses through technical training opportunities.

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 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."

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.



A Day in the Rohingya Camp Health Post

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



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.

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Soaring levels of inflation negatively impacted households' purchasing power
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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 cultivat-

ed 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 Mozam-

bique 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 farm-

ers; 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 Bénin' 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 capac-

ity 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 Carmel Fox Michael Gormley Hadi Husani Geoff Meagher Dervla Owens	<i>(resigned 30 June 2022)</i> <i>(resigned 28 February 2023)</i> <i>(resigned 28 November 2022)</i> <i>(appointed 28 February 2023)</i>
.....		
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 Peter McDevitt	<i>(appointed 14 Dec 2022)</i> <i>(resigned 14 Dec 2022)</i>
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	

Trustees Report and Financial Statements

for the Year Ended 31 December 2022

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 under-represented 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.

Trustees Report and Financial Statements

for the Year Ended 31 December 2022

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.

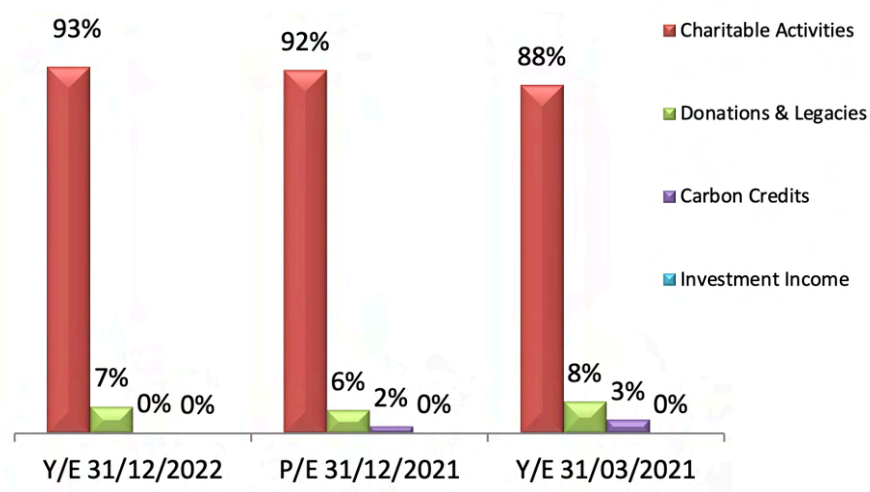
The net movement in unrestricted reserves was an increase of £0.3m (2021, a decrease of £0.6m). The net movement in restricted reserves (including CUMO) was a decrease of £1.3m (2021, a decrease of £1m).

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.



Trustees Report and Financial Statements

for the Year Ended 31 December 2022

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 Charities 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

		GROUP		CHARITY					
	Notes	2022 £	2021 £	2022 £	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 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. Pre-payments 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.

Notes to the consolidated financial statements

for the financial year ended 31 December 2022

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		
LIVELIHOODS	Restricted £	Unrestricted £	Total £	Restricted £	Unrestricted £	Total £
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

Notes to the consolidated financial statements

for the financial year ended 31 December 2022

3. Income from charitable activities (continued)

	31 December 2022			Nine month period ending 31 December 2021		
	Restricted £	Unrestricted £	Total £	Restricted £	Unrestricted £	Total £
HEALTH AND WELLBEING						
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		
	Restricted £	Unrestricted £	Total £	Restricted £	Unrestricted £	Total £
EXPLOITATION AND CONFLICT						
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		
	Restricted £	Unrestricted £	Total £	Restricted £	Unrestricted £	Total £
ENVIRONMENT						
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
	-9,781	-	(9,781)	-	-	-
Total	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)

	Costs of raising funds £	Charitable activities				Support costs £	Governance costs £	31 December 2022 Total £	Nine month period ending 31 December 2021 Restated £
	£	Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £	£	£	£	£
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

Notes to the consolidated financial statements

for the financial year ended 31 December 2022

6b. Total resources expended (prior year)

	Costs of raising funds £	Charitable activities				Support costs £	Governance costs £	Nine month period ending 31 December 2021 Restated £
		Livelihoods £	Health and Wellbeing £	Exploitation and Conflict £	Environment £			
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 reclassified 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 reclassified 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

	31 December 2022 Total £	Nine month period ending 31 December 2021 Total £
This is stated after charging:		
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

	UK and International £	Overseas £	31 December 2022 £
This is stated after charging:			
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 December 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.

Notes to the consolidated financial statements

for the financial year ended 31 December 2022

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.)

	Land & Buildings £	Drilling Rig £	Office furniture & equipment £	Vehicles £	Total £
CHARITY:					
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.

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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)	

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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

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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

Notes to the consolidated financial statements

for the financial year ended 31 December 2022

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.

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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 temporarily 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 transferred to Self Help Africa Malawi.



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

