

Self Help Africa (UK)
(A company limited by guarantee)

Reports and Financial Statements
for the financial year ended
31 December 2020

COMPANY NUMBER: 02226352
CHARITY NUMBER: 298830

SELF HELP AFRICA (UK)
(A company limited by guarantee)

REPORTS AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

CONTENTS	PAGES
TRUSTEES AND OTHER INFORMATION	2
REPORT OF THE TRUSTEES	3 – 13
TRUSTEES' RESPONSIBILITIES STATEMENT	14
INDEPENDENT AUDITORS' REPORT	15– 18
STATEMENT OF FINANCIAL ACTIVITIES	19
BALANCE SHEET	20
STATEMENT OF CASH FLOWS	21
NOTES TO THE FINANCIAL STATEMENTS	22 – 35

SELF HELP AFRICA (UK)
(A company limited by guarantee)

TRUSTEES AND OTHER INFORMATION

TRUSTEES

Ms. Catherine Fitzgibbon (Chair, appointed 4th November 2020)
Ms. Sheila Walsh (Treasurer)
Ms. Dervla Owens
Mr. Bob Breen (resigned 25th September 2020)
Ms. Rowena Dwyer (resigned 25th September 2020)

CHIEF EXECUTIVE OFFICER

Mr. Ray Jordan

SECRETARY

Mr. Malachy Cardiff (resigned 10th April 2020)
Mr. Peter McDevitt (appointed 10th April 2020)

REGISTERED OFFICE

Second Floor Suite
Westgate House
Dickens Court
25 Hills Lane
Shrewsbury
Shropshire
SY1 1QU

COMPANY NUMBER

02226352

CHARITY NUMBER

298830

AUDITORS

Deloitte Ireland LLP
Chartered Accountants and Statutory Audit Firm
Deloitte & Touche House
Earlsfort Terrace
Dublin 2
Ireland

BANKERS

Barclays Bank Plc
Business Banking
P.O Box 89
Shrewsbury
Shropshire
SY1 2WQ

SOLICITORS

Bates Wells Braithwaite
2-6 Cannon St
London
EC4M 6YH

SELF HELP AFRICA (UK)
(A company limited by guarantee)

REPORT OF THE TRUSTEES

Introduction

The trustees present herewith the reports and audited financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

The reference and administrative details of Self Help Africa (UK) are fully set out on page 2.

Objectives and activities

Self Help Africa (UK) is an international development, non-governmental organisation. The main purpose of the organisation as set out in our constitution is the assistance and advancement of people in need in less developed areas of the world.

We have expertise in small-scale farming and growing family-farm businesses. We work with farmers and agricultural businesses in Africa to help them grow and sell more food, diversify their income and their diets, and make their livelihoods more sustainable and resistant to external shocks.

Self Help Africa

The activities of Self Help Africa (UK) are carried out in association with Gorta (trading as Self Help Africa), an Irish registered charity.

Vision, mission and values

Our vision is an economically thriving rural Africa.

Our mission is to support sustainable livelihoods for Africa's smallholder farmers.

Our core values are:

- Equality – people are equal in rights and must be treated with respect and dignity
- Innovation – we are conscious that finding effective solutions requires innovative thinking combined with a pragmatic approach.
- Learning – we strive for the highest quality standards in our work and encourage a culture of constant learning and improvement.
- Accountability – accountability and transparency are central to all our actions and use of resources.

Strategic objectives

Our primary strategic objectives are to:

- Improve **food, nutrition and income security** for smallholder farmers
- Support the establishment and growth of inclusive, profitable and sustainable **agri-business**
- Support the improvement of the **policy environment** for smallholder farmers

REPORT OF THE TRUSTEES (CONTINUED)

COVID-19

The Covid-19 pandemic, which has led to a worldwide slowdown in economic activity, had a significant impact on the organisation's operations with effect from mid-March 2020. Management set to work immediately to assess the various operational and financial scenarios that could arise and drew up plans to mitigate the potential negative impact. Revised budgets and cash flow projections were prepared with a view to reducing costs to the minimum and investigating potential alternative income streams. Management engaged with institutional donors to discuss deferral of expenditure and extension of programme contracts where temporary suspension of work was necessary. At Head Office level, costs were reduced by agreeing a combination of pay decreases and reduced working hours with staff. The Board are deeply appreciative of the sacrifices made by staff at this difficult time. Discussions with suppliers, service providers and landlords also led to cost savings – the Board thanks those whose support for our work in this area has helped us maintain our ability to sustain our work in Africa.

This impact was also mitigated to some extent by government supports, cost saving measures adopted, and the fact that there was minimal increase in attrition in income from our regular givers. We are confident that the organisation will come through the crisis intact and in a position to continue its valuable work.

Activities

Our primary client targets are poor and vulnerable rural communities in sub-Saharan Africa. We support both small projects and large programmes. We seek to leverage small projects into larger programmes to maximise the extent of their positive impacts. We are respectful of the culture, needs and wishes of the communities we work with and proactively seek out their views on and participation in programme development and implementation.

We are committed to the principle of empowering communities and helping them to help themselves, rather than simply providing funds. We work with local government and the business community to create sustainable linkages that last beyond the life-cycle of projects.

Self Help Africa (UK) employs professional development staff and agronomists in all its countries of operation. We believe that indigenous staff best understand the context and culture of the people we work with and are best placed to lead country programmes. We work with and through local partners from civil society, the public sector and business community and provide training and support to help them develop.

Achievements and performance

In 2020, Self Help Africa (UK) continued its work on the implementation of programmes in sub-Saharan Africa. The operational highlights of the country programmes where SHA UK's work is implemented in conjunction with Self Help Africa are detailed below

REPORT OF THE TRUSTEES (CONTINUED)

Ethiopia

Despite impressive economic growth over the past number of years, Ethiopia continues to see high rates of poverty in both urban and rural areas. The agricultural sector is a big contributor towards GDP, but it remains underdeveloped with a heavy reliance on smallholder farmers who lack the inputs and training to maximise their production. This year, Self Help Africa managed nine projects across the country which collectively sought to strengthen smallholder farmers and improve the lives of them and their communities through a combination of training and improved access to agricultural inputs and credit. These projects reached nearly 45,000 beneficiaries in 2020 across a variety of value chains including dairy, beekeeping, pig-rearing, and maize production.

2020 was a difficult year in Ethiopia with high levels of inflation due to Covid-19, unemployment, instability, and large-scale crop loss due to the locust invasions which swept across the country from March onwards. Towards the end of the year, regional governments began to request assistance from NGOs to respond to the growing hunger due to the infestation. Self Help Africa initiated two new projects in December of 2020 which will see food and cash distributed to the worst-affected families in Oromia and West Hararghe regions in early-2021.

As in Kenya, heavy rainfall from June led to flooding across many regions which impacted an estimated 1.1million people. Displacements from their homes also heightened the risk of Covid-19 and other infectious diseases and led to food insecurity for many families unable to return to their land. In urban areas, lockdown measures forced many informal workers, including women traders, out of work which had an impact on their livelihoods and their safety as cases of domestic violence against women have been seen to rise across the world because of the pandemic. Although Self Help Africa traditionally focuses on rural communities, in response to this growing pressure on urban families we partnered with Women in Self-Employment (WISE), to implement an emergency cash distribution project to support urban women during the lockdown.

Aside from Covid-19 and the locust infestation, some of our projects have also been impacted by a growing number of local conflicts which have brought instability to several regions. One project in Lake Ziway which sought to boost ecotourism opportunities for local communities had to be adjusted after violence erupted in the areas and many hotels and businesses were burnt down. An AGRA-funded project which sought to improve soil management and boost productivity was unable to complete some of the activities planned in Tigray region in Northern Ethiopia after conflict erupted over an election in October. The rest of our projects were not directly affected, but the indirect effects did present a challenge in terms of internet blackouts, inflation, and heightened security presence which can disrupt agricultural activities with road closures making some areas inaccessible. Border disputes and ethnic conflict in other areas has also led to the displacement of many families meaning they are unable to access their land and are placing greater pressure on government and NGO resources for food aid.

Despite these challenges, the Ethiopia programme was able to use flexible approaches to respond to changing contexts and ensure the smooth implementation of all our projects. One project which was completed this year was the USAID-funded Feed the Future maize value chain development project which sought to strengthen two cooperative unions with a combined membership of 16,000 smallholder maize farmers. Through training and improved access to credit and available markets to sell their produce, there have been some very promising results. Production and sales rose in both unions, providing farmers and their families with more food as well as higher returns on the grain they sold. In Bako Tibe, a union with over 13,000 members, sales rose by a staggering 73%. Self Help Africa works with farmers across all our programmes to encourage membership in Savings and Credit Cooperative Organisations (SACCOs) which can help rural communities to save money safely and access credit where they may not qualify for a bank loan. Through consistent saving from their increased sales, farmers have been able to invest in their maize businesses, further boosting their production capabilities. The increased production also offers a cushion for families who may face difficulties purchasing food during the lean season between harvests. Due to project interventions, 95% of the maize farmers now have access to food throughout the year, even as they continue to sell over 60% of their crops. One of the lasting impacts of this project will be the training in harvesting and correctly storing grain to maximise output. A lot of grain can be lost to insects and rot which can easily be avoided through investment in modern storage solutions. As a result of this project, farmers are better informed and better equipped to maximise their production and, through example, it is likely these practices will spread far beyond our initial intervention.

REPORT OF THE TRUSTEES (CONTINUED)

Kenya

The Covid-19 virus was confirmed in Kenya in March 2020, and nationwide restrictions on movement, gatherings and non-essential business were enforced. Due to the disruption to non-essential industry and supply chains, prices rose, and the economy contracted. In response to rising costs, the government reduced VAT requirements but many still struggled to afford essential commodities. The unemployment rate doubled this year and the Kenyan National Bureau of Statistics estimated that as many as 1.7 million Kenyans had lost jobs across the country. The impact on smallholder farmers and rural communities we work with is harder to quantify but challenges in accessing agricultural advisory services, inputs and markets has placed additional pressure on their livelihoods. Despite these challenges, the Self Help Africa Kenya programme implemented a total of five projects and reached over 43,000 beneficiaries throughout 2020, of which over 65% were women.

Two new projects commenced during 2020 in Baringo County, Western Kenya. This area experienced flooding, locusts, and insecurity during the year but start-up activities for our EU-funded Baringo Resilience Initiative project were implemented successfully and preparations are underway for the coming planting season. Floods and Covid-19 travel restrictions made some roads impassable, and many communities were displaced from their homes which placed more pressure on local resources. It is estimated that 18,000 households were impacted by the floods and the effects are still being felt. Our Resilience project will work with pastoralist farmers who are particularly vulnerable to drought and floods which can lead to food insecurity as well as tension between neighbouring communities over limited communal resources such as water and grazing land. A big focus for this project will be improving nutritional outcomes for these farmers and their families, especially children, as well as diversifying their income opportunities to make them less vulnerable to shocks. The past year has highlighted the importance of investing in resilience and preparing farmers so that they might adequately adapt to unexpected disasters.

A private donation also allowed us to respond directly to the locust invasion in Baringo and we worked with the local government and the Food and Agriculture Organisation (FAO) to provide training, track swarms, and direct control operations. We also donated motorised chemical sprayers and personal protective equipment (PPE) to government staff to enable targeted control operations in areas where aerial spraying would not be safe for the communities living there. Towards the end of the year, Self Help Africa also received funding from the newly created Irish Emergency Alliance (IEA) to enable us to respond to the needs of communities badly impacted by the pandemic and displacement. This project responded to needs in Baringo and Kilifi through cash and food distributions, hand sanitisers and face masks. These activities formally commenced in 2021.

Another EU-funded project is our Cassava project which covers six counties: Kisumu, Homabay, Migori, Siaya, Busia, and Kilifi. Having begun in 2017, a mid-term review of this project was recently commissioned to measure progress against the target of increased food security, employment, and income for 20,000 smallholder households. This large-scale project involves supporting farmers and other actors at various stages of the cassava value chain: from production to processing to bringing the final product to market. The project has faced some challenges related to Covid-19 but there have also been some notable successes to date. Nearly 80% of farmers interviewed reported improved access to quality planting materials as a result of the project, and over half of farmers have adopted sustainable agricultural practices. Farmers also have greater access to financial services which will help them to invest in their businesses over time. In total, 141 jobs have also been created across aggregation centres, processing facilities and at farm-level. It is hoped that with greater investment by farmers, additional staff will be hired where currently all activities are being undertaken by family members.

During the year, the AgriFI Challenge Fund programme successfully contracted eighteen (18) agri-enterprises to bring the total portfolio of companies to twenty-six (26). Total awards in the three calls that were concluded during the year amounted to Euro 8.0 million in commitments, leading to approximately Euro 12.1 million in total funds committed to the Agri-enterprises. Total disbursements to Agri-enterprises equalled Euro 4.5 million. The contracted Agri-enterprises have reached over 30,000 smallholder farmers/pastoralists which represents 30% of the target of 100,000 smallholder farmers across the various agricultural value chains. With 30,285 farmers mobilised, contracted, and trained on good agricultural practices, these farmers are currently accessing inputs; 22,974 farmers trained on climate smart agricultural (CSA) technologies including agricultural methods, water and waste management.

REPORT OF THE TRUSTEES (CONTINUED)

The total area under climate smart agriculture is 5,822 Ha compared with a target 10,000Ha due primarily to delays caused by Covid-19 restrictions. Despite this, contracted companies have promoted Climate Smart Agriculture through farmer activities such as use of climate resilient/drought tolerant seed varieties (e.g. hybrid and Bthybridcotton3, pyrethrum, sorghum), resilient livestock breeds, safe use and disposal of chemical products, integrated pest management, soil corrections based on soil testing and fertiliser recommendation, access to micro-irrigation equipment, promotion of conservation agriculture, minimum tillage, use of bio-fertilisers and training on good agricultural practices.

Contract farming has provided the linkage of smallholder farmers to markets. Across the value chains, 20,201 smallholder farmers have been reported to have improved access to market. Also, companies have introduced provision of inputs (quality seeds) on credit, weather alerts through SMS platforms, facilitated acquisition of solar powered irrigation equipment through Pay As You Grow (PAYG) financing schemes; and constructed agri-clinic advisory services, agro-input distribution and training centres to enable smallholder farmers to have improved access to inputs and technical advisory services.

Contracted Agri-enterprises have cumulatively created 236 direct fulltime jobs (Adult: 61 male, 54 female, Youth 70 male, 51 female) along the value chain. Most of the jobs created were at the farm-level with jobs related to supply outsourcing, extension work and training featuring in almost all the contracted companies. Additionally, 1178 part-time jobs and over 2,000 seasonal jobs were created during the same period.

Malawi

In Malawi, the political situation remained peaceful, despite the annulation of the general election and subsequent election of the opposition candidate, Lazarus Chakwera. With the successful handover of power in June 2020, all street demonstrations ceased.

The socio-economic impact of Covid-19 on Malawi was significant, particularly in urban areas, where the industry and services sectors were particularly impacted. The situation for rural households remained stable, thanks to a bumper harvest of maize in the November 2019 – March 2020 growing season. As a result, the food security situation remained adequate during the first wave of the pandemic. Malawi suffered strong resurgence of Covid-19 during the second half of the year, overwhelming its fragile health system. Malawi's growth has been slow, estimated at 1.0% for 2020, instead of the earlier projections of 4.8%, before the pandemics.

Despite the situation, SHA Malawi's flagship project, the Better Extension Training Transforming Economic Returns (BETTER) programme, progressed to reach 144,816 smallholder farmers across 10 districts, with 60% female participants, thanks to deliberate efforts to target women and promote gender inclusiveness. Since the beginning of the project, there has been 140% increase in decision-making power of women and 113% increase in financial independence of women.

During the year, a midterm evaluation of the BETTER project was conducted, and the donor, the European Union, conducted a result-oriented monitoring mission. Both evaluations showed positive results for the project. Results show that among Farmer Field School (FFS) members, the majority (60%) reported to have produced enough food to last them to the next crop harvest (12 months); more FFS members (85%) compared to control group (22%) kept livestock, this is attributed to the pass-on of the livestock received by FFS and farmers' increased incomes as a result of participating in the FFS, which has enabled these participating farmers to buy assets such as livestock and agricultural equipment.

The start of the GIZ-funded FFS+ farm enterprise project in the year has the potential to strengthen the business skills among FFS members as it focuses on the 'farmer business school' model.

The investment in early warning systems paid off as the mid – term evaluation highlighted that the early warning information given to beneficiaries through radio (56.6%) helps them to plan properly how to handle the expected changes in rainfall patterns. Most households made informed decisions on what crops and seed varieties to plant, when and where to plant once they received the information.

Goats are commonly owned livestock in Malawi as they are highly resilient and adaptable, able to survive and produce in most ecosystems and under highly variable climates. Maintaining the health and productivity of goats is very important for the farmers we work with. So this year, SHA Malawi started a partnership with Queens University Belfast to pioneer a participatory approach for the sustainable management of internal parasites and goat health through targeted selective treatment and plant based treatment.

REPORT OF THE TRUSTEES (CONTINUED)

A new project started, in partnership with Lilongwe University of Agriculture and Natural Resources, to identify, genotype and phenotype neglected and underutilized crop species (NUS) in Malawi to protect crop and variety diversity. The goal of the project is to build capacity of smallholder farmers to produce and distribute quality seeds of selected food crop varieties of NUS such as finger millet, bambara nut, sorghum, indigenous vegetables, with preferred traits in their farming communities.

Uganda

Unlike many of its neighbours, Uganda managed to keep Covid-19 cases very low for much of the year, though in the final months they began to see a surge. Being import-dependent, the economy still experienced a slowdown as global supply chain disruptions led to shortages in inputs for manufacturing, transportation, and construction sectors which led to lower production and higher prices. Tourism and other businesses were also badly hit by the restrictions. In the last four months of 2020, a nationwide lockdown was introduced to curb the spread of the virus which further stalled the economy and had a direct impact on Self Help Africa's project implementation.

The presidential election which took place in January 2021 was mired with widespread pre-election controversy as the incumbent president ran for a sixth consecutive term. The campaign activities as well as the protests led to large crowd gatherings which increased the risk of Covid-19, especially in urban areas. Self Help Africa staff based in the capital were encouraged to stay home as protestors and opposition leaders were confronted by police. These clashes became violent in places with dozens of peaceful protestors killed by police in November. Despite these challenges, the Uganda programme successfully implemented nine projects across the country, reaching over 15,700 beneficiaries including over 9,000 women.

One of the key focus areas for our Uganda programme is improving nutrition, especially among vulnerable populations, women, and children. Stunting and other indications of poor childhood nutrition are particularly prevalent around the Northern regions of Karamoja, Acholi and West Nile and in 2020, Self Help Africa implemented three projects in these regions, one of which focused specifically on refugees and host communities. The Irish Aid-funded Sustain project was designed to improve income and food security outcomes for 1,000 men and women living in refugee settlements in Adjumani District, West Nile. Agricultural training combined with nutrition training has encouraged participants to grow nutritionally dense crops such as orange-fleshed sweet potatoes (OFSP) and iron-rich beans (IRB), neither of which are traditionally grown in the area. The wider community outside of the project have also begun to adopt the production and consumption of these vegetables which widens the impact and ensures sustainability after the project ends. Improvement in nutrition has reportedly contributed to a reduction in the need for supplementary feeding for children by the Ministry of Health (MOH) something that is attributed to consumption of IRB and OFSP, as well as other vegetables.

As a result of the project, participants have also reported significant increases in income security with women in particular benefitting from the Village Savings and Loans Associations (VSLAs) which have helped them to start small businesses selling products such as cooking oil, soup, onions, sugar, and fish. Through increased knowledge of nutrition, it is hoped that more families will invest in businesses which ensure greater access to food for themselves and their communities.

Another key achievement in Uganda this year has been the progress made in promoting the functional landscape approach to encourage a safe and sustainable way of managing natural resources which balances ecological and economic priorities. Our project in Lake Bunyonyi district sought to preserve the wetlands and ensure crops and property would be better protected from floods, landslides, and other environmental degradation. Through working with 12 Village Natural Resource Management Committees (VNRMCs), activities such as tree planting and trench digging to control soil erosion, were undertaken and land which was formally too degraded to plant was revitalised. With the flooding which occurred during the Spring of 2020, communities were able to see for themselves the value of these measures as land which would have been destroyed from landslides was largely protected. The Lake Bunyonyi sub-catchment management plan was formally adopted in August which enshrines the principles of environmental protection, soil erosion control, wetland and lake shore protection, tree planting and other priorities for the agriculture and tourism sector. The framework aims to attract more investment to the area as well as greater tourism. In addition, 507 green enterprises have been supported throughout the project, ranging from growing mushrooms, passion fruit and sweet potatoes, to rearing sheep and beekeeping. These activities provide income-generating opportunities for individuals, especially women, and they also make nutritious food more accessible to the community.

REPORT OF THE TRUSTEES (CONTINUED)

The first phase of Lake Bunyonyi project was completed at the end of 2020 with the second phase building on the work from the past four years by strengthening the capacity of the VNRMCS, promoting the implementation of the sub-catchment plan, and continuing to support the green enterprises. This phase will run until the end of 2022 and will continue to target women, youth, and ethnic minority groups to maximise impact.

West Africa

Violence and instability have been gripping Burkina Faso since 2015, however the security situation significantly deteriorated during 2019-2020 with the Sahel now undergoing a complex humanitarian emergency. In the worst affected zones of Burkina Faso, such as Nord, Centre-Nord and Sahel regions, hardly a day goes by without violence. In addition to the fighting between opposing armed groups and the national army and their allies, the civilian population was subjected to a violent catalogue of lootings, targeted assassinations and massacres.

By August 2020, Burkina Faso had recorded over 1 million internally displaced persons (IDPs), a 100% increase compared to the beginning of the year where the country counted 450,000 IDPs. The main provinces of origin for displaced persons are Sanmatenga, Soum, Bam, Seno and Namentenga.

In 2020 SHA completed a two-year project, the Agricultural Entrepreneurship Support Project for Youth and Women (PAEJF) which was delivered in Yatenga Province with funding from the European Union Emergency Trust Fund for Africa via Expertise France. The project was delivered with the aim to contribute to the socio-economic stability of the northern region by creating 240 jobs for women and young people who invest in the conservation of onions and potatoes, and poultry production.

The project had some notable successes, namely overachieving its target in job creation and training. By the end of the project 293 young people and women were trained, had acquired new skills and set up their own businesses, instead of the 240 initially planned. All the project participants received a certificate from the National Certification Committee (CNC) of the Ministry in charge of Vocational Training.

An additional project success of note was that women and youths supported in the border area between Burkina and Mali registered an increase in income and savings through the sale of onions, potatoes and poultry and creation of new savings and loans associations despite the deteriorating security situation through adapting of methodologies to deal with the insecurity.

In 2020, SHA joined a consortium of 16 partners, led by Natural Resources Institute Finland (LUKE), to launch the SustInAfrica project with funding from the European Union (Horizon 2020). SustInAfrica is a research project empowering West and North African smallholder farmers and small- and medium-sized enterprises (SMEs) to facilitate sustainable intensification of African farming systems, by using innovative approaches and technologies. The project connects smallholder farmers, small and medium enterprises with academic institutions and comprises large-scale research across five countries (Burkina Faso, Egypt, Ghana, Niger, Tunisia) with the aim to successfully intensify food production in a self-sufficient, sustainable and resilient manner.

SHA has been working in the cashew value chain since 2012 and has an excellent reputation in this sector in West Africa. In late 2019, SHA received funding from the Austrian Development Agency to launch the Women's Economic Empowerment through Entrepreneurship in the cashew value chain intervention. This new project will contribute to improving the living conditions of women in the cashew production areas in the Cascades and Hauts Bassins regions, by strengthening the economic empowerment of 2,790 households active in the cashew sector. SHA and the National Union of Cashew Producers, the implementing partner, are targeting 2,790 women, in particular cashew producers and processors from Comoé, Houet and Kénédougou provinces, who are organised into 5 cooperatives of cashew producers. The project also targets formal and informal groups of artisanal processors, as well as women who do not own orchards but are working alongside their husbands in the targeted communities. The economic capacities of the women targeted by the project will be strengthened through theoretical and practical trainings on entrepreneurship, on the cooperative management of processing units, the development of business plans and on investment and funding scoping.

REPORT OF THE TRUSTEES (CONTINUED)

By June, the EU-funded 'Improving Access to Water and Sanitation in Savannah Region' intervention in Togo was completed. The project aimed to provide equitable, affordable and sustainable access to drinking water for 8,000 people, provide access to sanitation and training on good hygiene and sanitation practices to target communities, while strengthening the capacity of local and district authorities to manage water and sanitation services. By the project's end, over 7,750 people enjoyed improved access to drinking water and sanitation services, 27 boreholes were either drilled or repaired to increase water supply, and 150 ECOSAN latrines and 1719 SANPLAT latrines were built at village level and adapted for people with reduced mobility. The project has also established and built the capacity of Water and Sanitation Commissions at District Level, and Water and Sanitation User Associations to ensure sustainable accountability of water and sanitation services to communities, alongside raising the public awareness of hygiene and sanitation practices including handwashing, conservation of drinking water, and use of latrines through information sessions and radio broadcasts.

Zambia

During 2020, the political situation remained peaceful in Zambia with the exception of some minor tensions erupting as part of the build-up for the 2021 election campaigns. Overall, however, the country remained stable creating a conducive atmosphere for project implementation.

2020 was a challenging year as Zambian inflation accelerated for a 12th straight month in December 2020 to its highest rate in almost four years as its currency continued to plummet. The inflation rate in December 2020 was 19.2 % compared to 9% in December 2019 (representing a 113% increase in inflation). The local currency (the kwacha) lost value by 45% against major international currencies since early 2020. As a result, the 2020 economic growth performance for Zambia was reduced from 3% target to a forecast negative 4.2%.

The advent of the global pandemic Covid-19 has had a devastating effect on the already fragile Zambian economy as the country was forced to implement a partial lockdown where production activities in most sectors of the economy almost ground to a halt while imported goods were merely trickling in as borders were closed. In terms of implementation, the onset of Covid-19 made engaging with the farming communities challenging. After a pause in activities, SHA put in place preventive measures to ensure the protection of both staff and beneficiaries.

On a more positive note, a SHA project that supported communities in Zambia to adapt to the growing threat of global warming was recipient of a prestigious new award for climate change adaptation in Africa. The project in the Kafue region of Western Zambia worked with local communities and government agencies to reduce local vulnerability to the worst effects of climate change. The project was named winner in the 'Climate Resilience' for Water Change Makers, at the annual Climate Adaptation Summit (CAS 2021). Implemented between 2016 and 2018 in six districts of the Kafue sub-Basin in Western Zambia, the work carried out by Self Help Africa and focussed on raising awareness and training that would provide communities with the ability to prevent, protect and adapt to extreme weather events caused by global warming. A new iteration of the project funded by the Jersey Overseas Aid Commission and co-funded by Irish Aid, known as 'Preserve Kafue' builds on the award-winning intervention and incorporates a Functional Landscape Approach (FLA) which enables communities to use natural resources and increase production in a sustainable manner, balancing economic and ecological considerations.

During the year under review, SHA Zambia also delivered implementing an emergency Covid-19 mitigation project to support 1,000 smallholder farming households in the Kafue, Chirundu, Siavonga and Chongwe districts of Zambia. The four months emergency intervention was funded by AGCO Agriculture Foundation. The beneficiary smallholder farmers were provided with emergency seed packs for vegetables such as cabbage, rape, okra and tomatoes and early maturing varieties of beans to help them revamp food production and build resilience against future agriculture shocks. The project facilitated awareness and sensitization sessions on Covid-19 guidelines with 50 lead farmers from the vulnerable groups, training on hand washing and general hygiene in addition to the provision of soap, hand sanitizers, buckets, 4,180 reusable face masks and Covid-19 poster guides. In addition, through this project, Self Help Africa secured a partnership with local community radio stations in the target districts to deliver awareness and prevention information on Covid 19 as well as hygiene messages on agricultural production, post-harvest handling and marketing of produce.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

REPORT OF THE TRUSTEES (CONTINUED)

2020 saw the completion of a successful SHA school feeding project called "Home Grown School Meals" funded by World Food Bank. The project established vegetable gardens within target schools and delivered lunches to students in 60 schools across 6 districts (Mumbwa and Shibuyunji in Central Province; Nyimba, Petauke and Sindain in Eastern Province; Luangwa in Lusaka Province). SHA also delivered awareness raising sessions on nutrition to school staff and students, including cooking demonstrations, to promote dietary diversity and improved nutrition. Following the successful delivery of the Home Grown School Meals Project, WFP invited SHA to expand its intervention to two new districts (Gwembe and Shangombo) as part of the "Emergency School Feeding and Early Recovery of Drought Affected Households in Zambia" project which targets 143 schools. The project will target 5 drought affected districts (Gwembe, Kalomo, Monze, Sioma, Shangombo) and support farmers to prepare for the next agricultural season while linking them to schools. The Enhanced Local Capacity for Sustainable Poultry Production Project is yet another project whose implementation commenced in the year under review. The commencement of the project was delayed due to Covid-19 but it was finally launched at the beginning of November 2020 after necessary measures were put in place to ensure the public health safety of project participants. The 10-month intervention is funded by AGCO Agriculture Foundation and targets 150 households in Chongwe District to increase sustainable and market-oriented poultry production and contribute to improved food, nutrition and income security in the target communities.

Financial review

The financial statements have been prepared in accordance with current statutory requirements and the company's Memorandum and Articles of Association.

The current year shows a decrease in both donations and legacies and other trading activities income from £4.8M in 2019 to £1.3M in 2020. Expenditure on charitable activities and fundraising decreased from £3.2M in 2019 to £2.4M in 2020.

The principal sources of funding for the organisation are set out in note 3 to the financial statements with Jersey Overseas Aid, Expertise France, the European Union, FCDO/DFID, SlovakAid, the Austrian Development Agency and the general public being our key donors. We are extremely grateful to all those who support our work in this way.

At 31 December 2020, unrestricted reserves stood at £171,228. The trustees are satisfied that the company is in a strong financial position and that its regular income streams together with its reserves, ensure that the company is in a position to meet the ongoing obligations of the charity. It also has the committed support of the Gorta Group who hold in excess of €6m in unrestricted reserves. For this reason, the trustees continue to adopt the "going concern" basis in preparing the financial statements.

Risks and uncertainties facing the organisation are the responsibility of and are under constant review by the trustees. These reviews are undertaken in Self Help Africa (UK)'s own right and in the context of the broader Self Help Africa group in conjunction with its Audit Finance and Risk Committee. An overall risk register for the Self Help Africa group is reviewed regularly by this committee and the individual boards of the group.

The principal risks for Self Help Africa (UK) are the maintenance of levels of voluntary donations and of institutional donor funding. This has come about by the advent of a difficult fundraising environment, tight regulation and general economic uncertainty. Accessing institutional donor funding is a very competitive process. As funding pools decrease and competition increases, the challenges in attracting such funding are significant. The other risks are political and economic instability in our countries of operation and retention of key staff. Managing these and other risks is a critical focus of management.

Future plans

Self Help Africa (UK) plans to continue its work in collaboration with Self Help Africa. Self Help Africa has a strategic planning period of 2017-2021 which sees the organisation continue its work with smallholder farmers in agriculture and enterprise.

The plan also states the intention to increase its focus on market based programming in existing countries of operation while expanding traditional programming models into more fragile states as well as in "poverty pockets" in current countries of operation. The board of Self Help Africa (UK) supports this plan and has adopted the plan's objectives for Self Help Africa (UK).

SELF HELP AFRICA (UK)
(A company limited by guarantee)

REPORT OF THE TRUSTEES (CONTINUED)

In relation to fundraising, Self Help Africa (UK) intends to work on ways to increase its unrestricted income and to attract new donors.

Structure, governance and management

Self Help Africa (UK) is a charity registered in England. It is a company limited by guarantee that was established to assist and advance people in need in less developed areas of the world. The company which is limited by guarantee was incorporated on 2nd March 1988. Governance of the company is the responsibility of the trustees who are appointed in accordance with the Memorandum and Articles of Association.

The trustees delegate the day to day running of the company to a management team who manage the activities of Self Help Africa (UK) in conjunction with the overall Self Help Africa group. Trustees are appointed for a three-year term on a rotating basis and can serve for a maximum of nine years. During 2020, three trustee meetings were held (2019 – six meetings). Details of attendance at the Board meetings are set out below:

Catherine Fitzgibbon	2/2	Sheila Walsh	3/3	Dervla Owens	2/3
Robert Breen	0/1	Rowena Dwyer	1/1		

The activities of Self Help Africa (UK) are carried out in association with Gorta (trading as Self Help Africa), a company registered in the Republic of Ireland and the sole member of Self Help Africa (UK), as referred to above.

Both companies have aligned their objectives under a consolidated strategic plan and management team. The trustees of Self Help Africa (UK) subscribe and contribute to the group strategic plan of Self Help Africa. The strategic plan for the overall group is approved both by the group board and by the Self Help Africa (UK) board of trustees.

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

The management team reports to both sets of trustees on operational and financial performance, as well as progress against strategic objectives, on a regular basis. Annual budgets are prepared by management and approved by the trustees with reporting against budgets reviewed by the trustees on a regular basis.

The group Audit, Finance and Risk Committee reviews internal financial controls, treasury and risk management processes of Self Help Africa companies. It meets on a regular basis to monitor and review the financial performance of the organisation, internal and external audit findings, management information systems and internal control systems.

It provides independent oversight of the annual budgets, management and statutory accounts and makes recommendations to the group board and to the trustees of the group companies where relevant.

Remuneration of key management personnel is delegated to the remuneration committee of the Self Help Africa group and is subject to approval by the trustees of each company within the group. Self Help Africa (UK)'s books of account are located at the organisation's premises Westgate House, Hills Lane, Shrewsbury, England.

Health and safety

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

Public benefit

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and planning future activities. Self Help Africa (UK) is a public benefit entity and the benefit it provides arises from its development work.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

REPORT OF THE TRUSTEES (CONTINUED)

Going concern

The Board have a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these financial statements. Thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements. Further details regarding the adoption of the going concern basis is included in Note 2b.

Political donations

No political donations were made during the financial year (2019 – £nil).

Post balance sheet events

No events have occurred since the balance sheet date that require adjustment or disclosure.

Trustees and secretary

The current trustees and secretary and changes during the financial year are listed on page 2. The company has made qualifying third party indemnity provisions for the benefit of its trustees which were made during the year and remain in force at the date of this report.

Disclosure of information to auditors

Each of the persons who are trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and
- that trustee has taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of section 418 of the Companies Act 2006.

Auditors

The auditors, Deloitte Ireland LLP, Chartered Accountants and Statutory Audit Firm, were appointed as the company's auditors for the financial year. A resolution to reappoint Deloitte Ireland LLP will be proposed at the forthcoming AGM.

Small companies' exemption

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

Signed on behalf of the Board:



Sheila Walsh
Director

Date: 23rd July 2021

SELF HELP AFRICA (UK)
(A company limited by guarantee)

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Self Help Africa (UK) for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and regulations.

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK)

Report on the audit of the financial statements

Opinion

In our opinion the financial statements of Self Help Africa (UK) (the 'charitable company'):

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

We have audited the financial statements which comprise:

- the statement of financial activities (including the income and expenditure account);
- the balance sheet;
- the statement of cash flows; and
- the related notes 1 to 24, including a summary of significant accounting policies as set out in note 1.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

Basis for opinion

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

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

Conclusions relating to going concern

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

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

Our responsibilities and the trustees responsibilities 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 Reports and Financial Statements for the financial year ended 31 December 2020, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Reports and Financial Statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Continued on next page/

/Continued from previous page

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK)

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 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.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

As part of an audit in accordance with ISAs (UK), the auditor exercises professional judgment and maintains professional scepticism throughout the audit. The auditor also:

- Identifies and assesses the risks of material misstatement of the entity's financial statements, whether due to fraud or error, designs and performs audit procedures responsive to those risks, and obtains audit evidence that is sufficient and appropriate to provide a basis for the auditor's opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtains an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluates the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Concludes on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If the auditor concludes that a material uncertainty exists, the auditor is required to draw attention in the auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify the auditor's opinion. The auditor's conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluates the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Continued on next page/

/Continued from previous page

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK)

Auditor's responsibilities for the audit of the financial statements (continued)

The auditor communicates with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that the auditor identifies during the audit.

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

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

We considered the nature of the charitable company's industry and its control environment, and reviewed the charitable company's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management, internal audit and compliance section about their own identification and assessment of the risks of irregularities in this charitable company.

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

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

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

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

Completeness, accuracy and occurrence of income:

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

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

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

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

Continued on next page/

/Continued from previous page

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP AFRICA (UK)

Report on other legal and regulatory requirements

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 report of trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the report of trustees has been prepared in accordance with applicable legal requirements.

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

Matters on which we are required to report by exception

Under the Companies Act 2006 we are required to report in respect of the following matters if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- the trustees were not entitled to take advantage of the small companies' exemption in preparing the report of trustees and from the requirement to prepare a strategic report; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters.

Use of our report

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



Marguarita Martin (Senior statutory auditor)

For and on behalf of Deloitte Ireland LLP

Statutory Auditor

Deloitte & Touche House, 29 Earlsfort Terrace, Dublin 2, D02 AY28, Republic of Ireland

Date: 27 July 2021

SELF HELP AFRICA (UK)
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(including the income and expenditure account)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

		Restricted Funds 2020	Unrestricted Funds 2020	Total Funds 2020	Restricted Funds 2019	Unrestricted Funds 2019	Total Funds 2019
	<i>Notes</i>	£	£	£	£	£	£
INCOME FROM							
- Donations and legacies	3	373,948	891,729	1,265,677	3,390,108	1,253,591	4,643,699
- Other trading activities	4	910	9,784	10,694	67,371	61,868	129,239
Other Income							
- Income from investments	5	-	178	178	-	271	271
- Other income		-	2,549	2,549	-	-	-
Total income		374,858	904,240	1,279,098	3,457,479	1,315,730	4,773,209
EXPENDITURE ON							
Raising funds		-	130,374	130,374	-	266,593	266,593
Charitable activities	6	1,407,920	890,584	2,298,504	1,844,022	1,132,537	2,976,559
Total		1,407,920	1,020,958	2,428,878	1,844,022	1,399,130	3,243,152
Net (expenditure) / income	8	(1,033,062)	(116,718)	(1,149,780)	1,613,457	(83,400)	1,530,057
Net movement on funds	14	(1,033,062)	(116,718)	(1,149,780)	1,613,457	(83,400)	1,530,057
RECONCILIATION OF FUNDS:							
Funds at the beginning of the reporting period		2,589,401	287,946	2,877,347	975,944	371,346	1,347,290
Funds at the end of the reporting period		1,556,339	171,228	1,727,567	2,589,401	287,946	2,877,347

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

SELF HELP AFRICA (UK)
(A company limited by guarantee)

BALANCE SHEET
AS AT 31 DECEMBER 2020

	<i>Notes</i>	2020 £	2019 £
FIXED ASSETS			
Tangible assets	10	3,418	4,866
CURRENT ASSETS			
Stocks		1,317	2,006
Debtors	11	1,508,436	2,136,108
Cash at bank and in hand		258,665	781,806
		1,768,418	2,919,920
CREDITORS: Amounts falling due within one year	12	(44,269)	(47,439)
NET CURRENT ASSETS		1,724,149	2,872,481
NET ASSETS		1,727,567	2,877,347
FUNDS OF THE CHARITY			
Restricted funds	14	1,556,339	2,589,401
Unrestricted funds	14	171,228	287,946
		1,727,567	2,877,347

The financial statements were approved by the trustees on 23rd July 2021 and signed on their behalf by:



Sheila Walsh
Director

Date: 23rd July 2021

SELF HELP AFRICA (UK)
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

	<i>Notes</i>	2020 £	2019 £
Cash flows from charitable activities			
Net cash (used in)/generated by charitable activities	15	(522,084)	667,889
Cash flows from by investing activities			
Interest received		178	271
Purchase of tangible fixed assets		(1,235)	(3,466)
Cash flows provided by investing activities		(1,057)	(3,195)
(Decrease)/increase in cash and cash equivalents in the reporting year		(523,141)	664,694
Cash and cash equivalents at the beginning of the reporting year		781,806	117,112
Cash and cash equivalents at the end of the reporting year		258,665	781,806
Reconciliation to cash at bank and in hand:			
Cash and cash equivalents at end of financial year		258,665	781,806

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. They have all been applied consistently throughout the year and the preceding year.

Basis of preparation of financial statements

Self Help Africa (UK) is a company incorporated in the UK under the Companies Act 2006. The address of the registered office is Second Floor Suite, Westgate House, Dickens Court, 25 Hills Lane, Shrewsbury, Shropshire, SY1 1QU. The nature of the company's operations and its principal activities are set out in the Report of the Trustees. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP 2019) "Accounting and Reporting by Charities", in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), issued by the Financial Reporting Council and the Companies Act 2006. The functional currency of Self Help Africa (UK) is considered to be sterling because that is the currency of the primary economic environment in which the company operates.

Going Concern

The organisation's forecasts and projections, taking account of reasonable possible changes in performance, including the impact of Covid-19, show that the organisation will be able to operate within the level of its current cash and investment resources. The Board have a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these financial statements. Thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements. Further details regarding the adoption of the going concern basis is included in Note 2b.

Fund accounting

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

Income

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants from the government and other agencies have been included as "Grants" in furtherance of the charity's objects. The company has not benefited from any other form of government assistance.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1. ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture, fittings & equipment	-	33% straight line
---------------------------------	---	-------------------

Investments

Fixed Asset Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the financial year.

Stocks

Merchandising stocks are stated at the lower of cost and net realisable value.

Concessionary loans

Concessionary loans are initially recognised and measured at the amount received or paid, with the carrying amount adjusted in subsequent years to reflect repayments and accrued interest as well as being adjusted if necessary for any impairment.

Operating leases

Rentals under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

Reserves

Self Help Africa (UK)'s reserves policy is to maintain a readily realisable base reserve sufficient to cover six months of budgeted, recurring unrestricted overhead costs.

Self Help Africa (UK) has established and holds reserves sufficient that:

- If from time to time through unplanned circumstances there is a short term shortfall in expected revenue or increase in expected expenditure, there shall be sufficient liquid assets held that, if the board so decides, the organisation could meet any deficit arising from such an event from reserves.
- In the event a decision is taken to wind down the organisation there shall be sufficient readily accessible net assets such that this winding down can be made in an orderly fashion with the organisation meeting all its obligations, both domestic and programme, in a timely fashion.

The target level of reserves is currently set at six months of budgeted, recurring unrestricted expenditure, which equates to approximately £445,000. The organisation is not currently in compliance with this target. However, as SHA UK is supported by the Gorta Group, which is in compliance with this target policy, there is no issue for the Board. The board monitors this target level (and compliance therewith) on an annual basis.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the statement of financial activities.

1. ACCOUNTING POLICIES (CONTINUED)

Financial instruments

Financial assets and financial liabilities are recognised when the charitable company becomes a party to the contractual provisions of the instrument. Financial liabilities are classified according to the substance of the contractual arrangements entered into.

(i) Financial assets and liabilities

All financial assets and liabilities are initially measured at transaction price (including transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charitable company transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charitable company, despite having retained some significant risks and rewards of ownership, has transferred control of the asset to another party and the other party has the practical ability to sell the asset in its entirety to an unrelated third party and is able to exercise that ability unilaterally and without needing to impose additional restrictions on the transfer.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires. Balances that are classified as payable or receivable within one year on initial recognition are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the financial year.

Taxation

Self Help Africa (UK) has been granted charitable tax exempt status by the HMRC under S478 and S483 of the Corporation Tax Act 2010 and therefore no provision for corporation tax is required.

2a. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the charitable company's accounting policies, which are described in note 1, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. Information about critical judgements in applying accounting policies that have the most significant effect on the amounts recognised in the financial statements is included in the accounting policies and notes to the financial statements. The trustees do not consider there are any critical judgements or sources of estimation requiring disclosure other than the going concern assumptions which is detailed further in note 2b.

2b. GOING CONCERN

The trustees have given careful consideration to the potential impact of Covid-19 on the organisation. Several measures have been implemented to give the trustees a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of the financial statements. Among the measures taken to mitigate impact on unrestricted reserves are:

- Revision of budgets and cash flow projections to identify potential economies.
- Negotiations with suppliers, service providers and landlords, combined with general cost cutting measures across the organisation, to minimise depletion of unrestricted reserves.
- Review of fundraising activities to ensure that events that have been cancelled are rescheduled as soon as possible where appropriate.
- Deferral of discretionary expenditure where possible.

In addition to these measures, the trustees have reviewed the restricted elements of its income and expenditure, in order to understand the impact of the pandemic on its operations on the ground in Africa with the least possible disruption to or suspension of programmes. In this area, work was carried out in:

- Engaging with institutional donors at Head Office and country office level to agree deferral of expenditure and extension of project timeframes as appropriate.
- Reconfiguring trainings to be held in smaller groups in order to facilitate social distancing.
- Developing guidance notes for our teams and partners on the incorporation of Covid-19 response in our programmes, use of face-masks in the community and the importance of safeguarding during the pandemic.
- A public appeal was launched online and proposals submitted (successfully) to a number of Trusts and Foundations for the provision of PPE, handwashing and sanitation facilities across our programmes.

The organisation has an unrestricted reserves figure of £171,228 on hand at year end. In addition, the Gorta Group (of which Self Help Africa UK is a member) holds reserves of €6 million. The Gorta Group has committed to provide financial support to Self Help Africa UK (should it be required) for a period of not less than twelve months from the approval of the financial statements. This gives the trustees additional comfort in continuing to adopt the going concern basis in preparing the annual financial statements.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

3. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	872,711	1,306,619
Grants	392,966	3,337,080
Voluntary income	1,265,677	4,643,699

Grant income is analysed as follows:-

Jersey Overseas Aid Commission	263,092	471,812
Expertise France	51,950	-
European Union	40,248	1,166,509
FCDO	37,424	-
DFID (Braced – Welthungerhilfe)	252	202,689
Slovak Aid	-	1,098,188
Austrian Development Agency	-	383,310
UK Aid Match	-	14,572
	392,966	3,337,080

4. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Income from fundraising events and campaigns	10,694	129,239

5. INCOME FROM INVESTMENTS

	2020	2019
	£	£
Bank interest	178	271

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

6. CHARITABLE ACTIVITIES

Field programme expenditure has been incurred against the following thematic areas:

	2020 Direct Costs £	2020 Support Costs £	2020 Total Costs £	2019 Direct Costs £	2019 Support Costs £	2019 Total Costs £
Agriculture production	333,485	9,553	343,038	755,442	29,968	785,410
Agribusiness development	1,113,990	21,481	1,135,471	1,197,795	47,515	1,245,310
Nutrition	110,865	4,622	115,487	102,587	4,069	106,656
Gender/Inclusion	221,299	12,326	233,625	29,751	1,180	30,931
Advocacy/Policy	23,967	17,505	41,472	341,162	13,533	354,695
Water, sanitation & health	112,104	6,779	118,883	333,606	13,234	346,840
Renewable energy	23,967	616	24,583	7,594	301	7,895
Partner capacity building	173,673	4,776	178,449	95,051	3,771	98,822
SHA Inc. provision	-	107,496	107,496	-	-	-
	<u>2,113,350</u>	<u>185,154</u>	<u>2,298,504</u>	<u>2,862,988</u>	<u>113,571</u>	<u>2,976,559</u>

7. SUPPORT COSTS

Field programme expenditure has been incurred against the following thematic areas:

	2020 Charitable Activities £	2020 Fundraising £	2020 Total Costs £	2019 Charitable Activities £	2019 Fundraising £	2019 Total Costs £
Foreign exchange (gain)/loss	(22,069)	-	(22,069)	85,252	-	85,252
IT/computer	8,443	3,135	11,578	976	2,092	3,068
Postage, stationery & communications	8,878	1,238	10,116	2,116	6,118	8,234
Premises	47,903	12,613	60,516	5,485	11,939	17,424
Professional fees	1,703	-	1,703	-	-	-
Governance costs	16,889	1,116	18,005	17,092	-	17,092
Other support costs	15,911	2,073	17,984	2,650	4,853	7,503
SHA Inc. provision	107,496	-	107,496	-	-	-
	<u>185,154</u>	<u>20,175</u>	<u>205,329</u>	<u>113,571</u>	<u>25,002</u>	<u>138,573</u>

The basis of allocation of the support costs identified above is the percentage of time spend on each activity.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

8. NET (EXPENDITURE) / INCOME

This is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation of tangible fixed assets	2,683	1,832
Auditors' remuneration	16,244	17,774
	<hr/> <hr/>	<hr/> <hr/>

During the financial year, no trustees received any remuneration or benefit in kind (2019: £Nil).
During the financial year, no trustees were reimbursed for travel expenses during the period (2019: £Nil).

9. STAFF COSTS

	2020	2019
	£	£
Staff costs comprise:		
Wages and salaries	439,820	429,391
Social security costs	41,328	33,539
Other pension costs	42,656	48,070
	<hr/> <hr/> 523,804	<hr/> <hr/> 511,000

The average monthly number of employees employed during the financial year was 15 (2019: 13).

The total remuneration for key management personnel (which includes gross pay, employer insurance contributions, employer pension contributions and any other remuneration including benefits in kind) for the financial year amounted to £73,082 (2019: £73,689) and this relates to two personnel (2019: two personnel).

Included in the staff costs above were redundancy payments of £49,511 (2019: £Nil).

The number of employees whose salaries (excluding employer pension contributions and employer PRSI) were greater than £60,000 was as follows:

	2020	2019
	Number	Number
£60,001 - £70,000	1	1
	<hr/> <hr/>	<hr/> <hr/>

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

10. TANGIBLE ASSETS

	Furniture Fittings & Equipment £	Total £
Cost:		
At 1 January 2020	59,800	59,800
Additions for the year	1,235	1,235
At 31 December 2020	61,035	61,035
Depreciation:		
At 1 January 2020	54,934	54,934
Charge for the financial year	2,683	2,683
At 31 December 2020	57,617	57,617
Net book value: At 31 December 2020	3,418	3,418
At 31 December 2019	4,866	4,866

11. DEBTORS

	2020 £	2019 £
Due after more than one year		
Other debtors – Lease deposit	9,650	3,150
Due within one year		
Other debtors	5,894	8,743
Accrued income	143,486	182,011
Prepayments	14,068	7,447
Amounts owing from group undertakings (note 22)	1,335,338	1,934,757
	1,508,436	2,136,108

Amounts due from group companies are advanced interest free, unsecured and are receivable on demand.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

12. CREDITORS: (Amounts falling due within one year)	2020	2019
	£	£
Trade creditors	5,091	9,118
Social security and other taxes	17,583	15,411
Other creditors	5,595	5,474
Accruals	16,000	17,436
	44,269	47,439
<hr/>		
Social security and other taxes include:	2020	2019
	£	£
PAYE/National Insurance	17,583	15,411
	<hr/>	<hr/>

13. FINANCIAL INSTRUMENTS

The carrying value of the company's financial assets and liabilities are summarised by category below:-

	2020	2019
	£	£
Financial Assets		
<i>Measured at undiscounted amount receivable</i>		
Other debtors	15,544	11,893
Amounts owing from group undertakings	1,335,338	1,934,757
	<hr/>	<hr/>
Financial Liabilities		
<i>Measured at undiscounted amount payable</i>		
Trade creditors	5,091	9,118
Other creditors	5,595	5,474
	<hr/>	<hr/>

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

14. FUNDS OF THE CHARITY

Unrestricted Funds	At 1 Jan 2020 £	Income £	Expenditure £	At 31 Dec 2020 £
Total unrestricted funds	<u>287,946</u>	<u>904,240</u>	<u>(1,020,958)</u>	171,228
	<u>287,946</u>	<u>904,240</u>	<u>(1,020,958)</u>	171,228
Restricted Funds	At 1 Jan 2020 £	Income £	Expenditure £	At 31 Dec 2020 £
Ethiopia – Dairy for Development	6,053	119,797	(114,653)	11,197
Malawi – Sustainable Livelihood Improvement	20,611	-	(20,611)	-
Kenya – Cassava Aggregation	1,211,013	(42,612)	(389,480)	778,921
Kenya – Integration of Market Operators in Value Chains	848,550	-	(497,111)	351,439
Uganda – TESO UKAM	98,292	48,987	(135,116)	12,163
Togo – Improving access to water and sanitation facilities	1,757	41,248	(43,005)	-
Burkina Faso – Expertise France PAEJF	(52,195)	49,915	2,280	-
Burkina Faso- Economic development of Women	383,310	2,545	(163,104)	222,751
Zambia – Economic Development and Environmental Resilience of Kafue	<u>72,010</u>	<u>154,978</u>	<u>(47,120)</u>	179,868
	<u>2,589,401</u>	<u>374,858</u>	<u>(1,407,920)</u>	1,556,339
Funds of the charity	<u>2,877,347</u>	<u>1,279,098</u>	<u>(2,428,878)</u>	1,727,567

The nature of the material projects, with significant movement during the financial year are as follows:-

Ethiopia – Dairy for Development

The MORE MILK project (2018-2020) aims to improve the income and nutrition of 600 smallholder farmer households in Oromia region through market oriented dairy production. The programme will boost rural livelihoods and nutrition by enhancing production techniques, strengthening dairy value chains and improving the genetics of dairy cows. During its first year of implementation the project has established nurseries and trained farmers in livestock feed production. It has established/strengthened three milk producer cooperatives, as well as provided training in dairy breeding management and animal health and disease prevention. By the end of the year, 155 cows had been served with sexed semen following a participatory breeding selection process undertaken with beneficiaries.

Malawi – Sustainable Livelihood Improvement Project

The Sustainable Livelihood Improvement project is working with 2,000 farming households in the Balaka district of Malawi to diversify their livelihoods and sustainably manage their natural resources. Over the course of the project, SHA trained 100 Lead Farmers in the production of drought-tolerant crops and nitrogen-fixing legumes, who in turn trained over 2,000 farmers including at 128 demonstration plots. The project focuses on strengthening existing services and community structures in their own right. In this manner, after the project winds down, local government and farmer groups should have emerging, workable procedures for continuing livelihood opportunities, thus ensuring the sustainability of the project.

14. FUNDS OF THE CHARITY (CONTINUED)

Kenya – Cassava Aggregation – Supporting Smallholder Agriculture & Value Addition

This project aims to increase food and nutrition security, employment and income among 28,000 farming households through increased cassava production and sales. Self Help Africa is working with farmers to double average production levels of drought-tolerant cassava, and link farmer business groups to profitable markets.

Kenya - Integration of Market Operators in Value Chains

This project aims to increase food and nutrition security, employment and income among 28,000 farming households through increased cassava production and sales. Self Help Africa is working with farmers to double average production levels of drought-tolerant cassava, and link farmer business groups to profitable markets.

Uganda – MANZO Youth Empowerment Project

This project aims to create economic opportunities for 3,000 young people in high-value agricultural value chains through training in good agronomic practices, storage, transport, processing and marketing. Through the adoption of improved agricultural techniques, the project is working in the Maracha, Nebbi and Zombo (MANZO) districts of West Nile region in northern Uganda.

Burkina Faso – Expertise France PAEJF

Launched in October 2018, the 'Project to Support Youth and Women's Agricultural Entrepreneurship in the Nord Region' targets 250 youth and women living in insecure transborder areas in the North of Burkina Faso. The project is providing training on production and postharvest storage and processing techniques to improve the employability of youth and women in horticulture and poultry value chains, and training in basic business skills and access to finance to support the development of enterprises in relevant sectors in the region's rural economy.

Togo – Water Sanitation and Health Project

Self Help Africa is working with local authorities in the Savane Region of northern Togo on a three-year project to rehabilitate existing and drill new boreholes to provide clean water to 8,000 people. The project also aims to improve sanitation facilities through training in hygiene and waste management and through building latrines.

Burkina Faso – Economic Development of Women

The action aims to strengthen the economic capacity of women farmers in the cashew nut sector, while supporting the creation of enterprises around complementary income-generating activities (beekeeping, by-products processing, market gardening) through established areas of high cashew production.

Zambia – Economic Development and Environmental Resilience of Kafue

The action aims to improve the resilience, food, income and nutrition security of 3,000 households in the Monze, Namwala and Mazabuka districts of Zambia. The project will use the Functional Landscape Approach (FLA) to promote the sustainable use of natural resources for diversified livelihoods and increased incomes, whilst protecting and restoring essential eco-systems within the Kafue Sub-basin.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

14. FUNDS OF THE CHARITY (CONTINUED)

Partner Organisations

Self Help Africa (UK) works in conjunction with a number of organisations in all of our countries of operation. These organisations undertake the implementation of some of the programme activities. Partner organisations that SHA (UK) currently works with include:

- Fédération des Groupements Wend Yam
- Welthungerhilfe
- Association Project Écologie et Reboisement (PER)
- Narok District Network Forum
- Enaitoiti Naretu Olmaa Coalition for Women (ENOCOW)
- USTADI Foundation
- UCRC
- Amhara Regional Agricultural Research Institute
- Blantyre Synod Health and Development Commission
- Nkhadze Alive Youth Organisation
- Agency for Accelerated Rural Development (AFARD)
- Association d'Appui aux Activités de Santé Communautaire (3ASC)
- Africare
- Fédération des Groupements Naam
- Union des Baoré Tradition d'Épargne et de Crédit

15. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO CASH FLOWS FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
NET (EXPENDITURE)/INCOME		
(as per the Statement of Financial Activities)	(1,149,780)	1,530,057
<i>Adjustments for:</i>		
Depreciation	2,683	1,832
Decrease in stock	690	738
Decrease/(increase) in debtors	627,672	(862,557)
Decrease in creditors	(3,170)	(1,910)
Interest received	(178)	(271)
Net cash (used in) / provided by charitable activities	(522,084)	667,889

16. ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS

	At	Cash	At
	1 January	Flows	31 December
	2020		2020
	£	£	£
Cash at bank and in hand	781,806	(523,141)	258,665

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2020 Restricted Funds £	2020 Unrestricted Funds £	2020 Total Funds £	2019 Total Funds £
Fixed assets	-	3,418	3,418	4,866
Current assets	1,556,335	202,433	1,758,768	2,916,770
Debtors due after more than 1 year	-	9,650	9,650	3,150
Creditors due within one year	-	(44,269)	(44,269)	(47,439)
	1,556,335	171,232	1,727,567	2,877,347

18. OPERATING LEASE COMMITMENTS

At 31 December 2020 the company had total future minimum commitments under non-cancellable operating leases as follows:

	Land and Buildings 2020 £	2019 £
Expiry date:		
Less than 1 year	12,600	47,880
Between 1 and 5 years	26,000	-
	38,600	47,880

19. TAXATION

Self Help Africa (UK) is registered as a charity and benefits from corporation tax exemptions available to charitable bodies. On the basis that its activities fall within its charitable purposes and its funds are applied only for these purposes, no provision for corporation tax is made. Irrecoverable value added tax is expensed as incurred.

20. PENSION COMMITMENTS

The company operates a defined contribution pension scheme, the assets of which are held separately from those of the company in an independently administered fund. Contributions payable at 31 December 2020 amounted to £5,151 (2019: £4,480).

21. LEGAL STATUS OF COMPANY

In accordance with Section 60 of the Companies Act, 2006, the company is exempt from including the word "Limited" in its name. The company is limited by guarantee and has no share capital.

SELF HELP AFRICA (UK)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

22. ULTIMATE PARENT UNDERTAKING AND CONTROLLING PARTY

During the year, Gorta (t/a Self Help Africa) discharged commitments of £1,867,133 (2019: £381,270) and transferred funds of £886,842 (2019: £1,667,080) to Self Help Africa (UK). Self Help Africa (UK) transferred funds of £695,081 to Gorta (t/a Self Help Africa) during the year (2019: £3,450,870). The balance due from Gorta (t/a Self Help Africa) at 31 December 2020 was £1,335,338 (2019: £1,934,757).

Gorta (t/a Self Help Africa) is a charitable company registered in the Republic of Ireland and the results of Self Help Africa (UK) are consolidated into the financial statements of Gorta. Copies of the group financial statements of Gorta may be obtained from the charity's registered office at Kingsbridge House, 17-22 Parkgate Street, Dublin 8, Ireland.

23. SELF HELP AFRICA INC.

Self Help Africa Inc. is a not for profit organisation registered in the United States of America. Self Help Africa Inc. is governed by an independent board of directors which retains full control over the financial and operating policies of the company. Funds raised by Self Help Africa Inc. are generally allocated to the Self Help Africa programmes in Africa.

At the end of 2020 Self Help Africa Inc. owed USD 145,940 to Self Help Africa UK in relation to funds received in the US that were due to be forwarded to Self Help Africa UK in relation to programmes implemented in West Africa. Self Help Africa UK used its own funds to implement these programmes. Due to an adverse fundraising environment in the US currently, this debt is unlikely to be repaid in the short to medium term. A provision for non-repayment of this amount has been made.

24. SUBSEQUENT EVENTS

No events have occurred since the balance sheet date that require adjustment or disclosure.