

Christian Aid annual report and accounts

2019/20

christian
aid

Christian Aid exists to create a world
where everyone can live a full life, free from
poverty. We are a global movement of
people, churches and local organisations
who passionately champion dignity,
equality and justice worldwide. We are
the change makers, the peacemakers,
the mighty of heart.

christianaid.org.uk

Contact us

Christian Aid
35 Lower Marsh
Waterloo
London
SE1 7RL
T: +44 (0) 20 7620 4444
E: info@christian-aid.org
W: caid.org.uk

Christian Aid is a member of

actalliance

Front cover photo: J Johaira Herrera 15 planting a tree sapling. Her family, who live in Santa Rosa, Nicaragua have recently planted 700 cocoa plants to help diversify from coffee with the help of Soppexcca, Christian Aid's partner. Climate change is affecting the coffee yield and cocoa plants are more suitable to the changing weather patterns.

Eng and Wales registered charity no. 1105851 Scot charity no. SC039150 Company no. 5171525 Christian Aid Ireland: NI charity no. NIC101631 Company no. NI059154 and ROI charity no. 20014162 Company no. 426928 The Christian Aid name and logo are trademarks of Christian Aid © Christian Aid
0Photographs: Christian Aid/Adam Finch (page 1), Christian Aid/Silvano Yokwe (page 8), Christian Aid/Adam Finch (page 13), Christian Aid (page 23)

Contents

Contact us	2
Letter from the Chair	4
Letter from the Chief Executive	6
Objectives and activities	9
Strategic report	10
Achievements and performance: our work around the world	10
Plans for the future	26
Principal risks and uncertainties	27
Financial review	33
Structure, governance and management	36
Statement of trustees' responsibilities	54
Auditor's report	56
Financial statements	60
Reference and administrative details	92
Acknowledgements	93

Letter from the Chair

This has been a year like no other in living memory. COVID-19 has turned the world on its head.

Alongside the many health challenges, it is clear that we will be dealing with the economic and social impacts of the pandemic for years to come. Decades of global development gains are in danger of being reversed, as poorer countries struggle to contain the virus.

On top of the already grave impact of climate change, we are likely to see vulnerability to disasters and shocks increasing substantially.

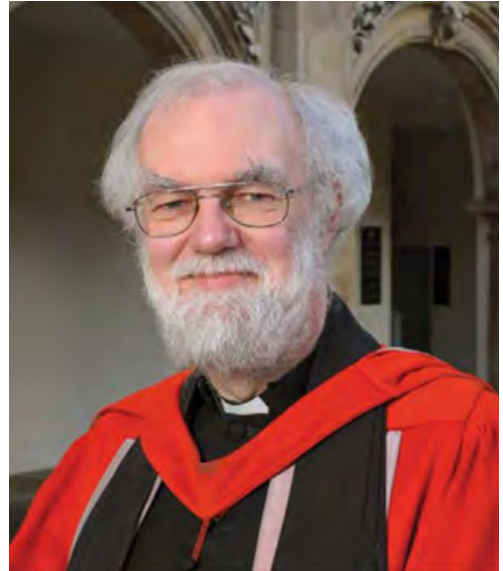
To complicate matters further, the UK government's decision to merge the Department for International Development (DFID) with the Foreign and Commonwealth Office poses a significant challenge both to the delivery of international aid and to public perceptions of its importance and independence.

COVID-19 has shown us how interdependent the world is. If we are to come out of these challenging times with hope intact, we must work at collaborating more effectively and generously. This is where the role of an organisation such as Christian Aid is so vital. Although the external environment has changed dramatically in recent months, we can also say that the crisis has accelerated many of the trends we identified in our global strategy 2019–2026, Standing Together.

Our goal of ending extreme poverty by tackling its root causes is more urgent than ever in a context where the pandemic has exposed deep underlying injustices and inequalities. Our commitment to standing with people in poverty, speaking truth to power, and building agency among those to whom it is denied is a response to a world in which rights are being rolled back. Thankfully, it is also a world in which people are forming new grassroots coalitions to work for justice and equality, whether on race, the climate crisis, or other defining issues of our age.

Throughout all the challenges and traumas of recent months, supporters, staff, volunteers and partners of Christian Aid have showed unwavering commitment to our vision and values. In March I was glad to join Christian Aid staff at Westminster to engage with parliamentarians on our climate justice work and to pray for a better world. Events like these have been a real inspiration. So have the stories of our response to the pandemic through our Coronavirus Appeal.

Below: Dr Rowan Williams



I want to thank everyone involved with Christian Aid – staff, supporters and partners alike – for their efforts this year, especially given the considerable personal and organisational challenges we are all facing as we seek to repurpose Christian Aid for the next generation of work and witness. On behalf of the trustees, I also want to thank Amanda and the leadership team for steering the organisation so steadily and courageously through difficult times.

We have said farewell to some much-loved colleagues among the trustees. In October 2019, Alan McDonald stepped down after many years as a devoted supporter and adviser, and we thank him and miss him. Meanwhile we are delighted to welcome Nan Powell-Davies from Wales and Martin Johnstone from Scotland to the board.

The year 2020 marks our 75th birthday. We can and should give thanks, but we must also lament the fact that the work is still so urgent after all these years. The current emergency shows plainly that many ways of working we as a society have taken for granted will not be fit for purpose in the face of more crises. The 'market state' has not delivered the same success for all, with millions of people in poverty lacking both security and justice. We have begun to see that if we are to live together with stability and fairness, we have to accept some check on purely individual agendas; at times we may need to hold back for the sake of the common good of our neighbours and ourselves.

It is essential that there should continue to be spirited argument about how we 'build back better'. Our society and our world need a coherent vision and a new level of moral energy as we tackle the ongoing hurts and risks that confront the greater part of humanity. Christian Aid must play a clear and articulate role in this.

Our prayer and thanksgiving to God must daily shape our priorities; they must renew in us a passion for God's reign and a freedom to look on the world's urgent and agonising need through the eyes of Christ, who is our peace and our righteousness.



Dr Rowan Williams

Chair of the Christian Aid Board of Trustees

'Our society and our world need a coherent vision and a new level of moral energy as we tackle the ongoing hurts and risks that confront the greater part of humanity'

Letter from the Chief Executive

When we sat down to review 2019–20 earlier this year and plan ahead, we could not have guessed how rapidly the world would change. COVID-19 has dramatically disrupted the context in which we live and operate. In a world of rising poverty and extraordinary social and economic challenges, it has shown that the need for our work is as great as ever before.

The pandemic has not moved us from our new global strategy, Standing Together. Our priorities are clear: reaching those most in need, tackling the root causes of poverty, speaking truth to power and helping build people's agency.

This was the year we embarked on a significant process of change aimed at managing our resources better, reducing our geographical footprint and having a deeper impact in the countries where we work.

As part of this change, we made the difficult decision to withdraw from a number of countries. Leaving well is a big part of how we ensure that we have had a sustainable impact, and you can read more about how we approached this in our report (p24). We also closed many of our UK regional offices, and restructured all our departments. None of these changes were easy, and it was with sadness that we said goodbye and thank you to many dedicated colleagues. I am confident, however, that this makes us a more resilient organisation, able to meet the challenges of the future and have a sustainable impact.

I visited several of our country programmes. In Colombia, I met human rights defenders championing the land rights of indigenous communities and peasant farmers. In Nigeria, I had the privilege of seeing our humanitarian response in Maiduguri (see p11 onwards for the impact of our work in these and other countries). I also visited two countries we are leaving: in South Africa, I spent time with communities affected by mining and in Zambia, the land of my roots, I visited our joint programme with DanChurchAid and Norwegian Church Aid.

A personal highlight of mine came in June 2019 when I welcomed Amina Mohammed, the United Nations (UN) Deputy Secretary-General, to our London office. Ms Mohammed gave a powerful address on social justice and sustainable development and met leaders of faith-based organisations to explore the important role that faith actors play in contributing to the Sustainable Development Goals (SDGs).

All of us working towards these goals to eradicate poverty are deeply concerned about the impact of COVID-19. Yet I am

Below: Amanda Khozi Mukwashi

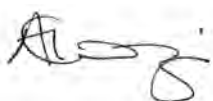


confident that Christian Aid has renewed strength to respond. In spring 2020 when the pandemic struck, we were in the middle of our change programme, and on track to reduce costs by £7m a year (this will be fully reflected in our accounts by 31 March 2022). In our field work we have sought to minimise the spread of the virus, mitigate its social and economic impact on communities, and modify our existing programmes so that they remain relevant and practical.

The Black Lives Matter protests that began in May 2020 have been a timely reminder that inequality and injustice drive poverty and violence. We cannot tackle one without confronting the other. While police brutality in America sparked the protests, and the disproportionate impact of COVID-19 on black and ethnic minority people in the UK gave it further fuel, the movement also prompts us to ask searching questions about the race and diversity record of development and humanitarian NGOs. Christian Aid is not exempt. We have engaged a consultancy to help us critically examine our own record and ensure that the way we work and relate to each other reflects fully and truly the values to which we are committed.

Climate justice should have been centre stage in 2020, with the UN Climate Change Conference due to be held in Glasgow in November. The disruption caused by the pandemic has delayed this by a year, but we continue to advocate passionately for action to tackle the climate crisis.

The year 2020 marks the 75th anniversary of our foundation. We were set up to help refugees after the Second World War, and this year has been a powerful reminder of the wisdom of our founders and the mission they gave us, of reaching out to our neighbours to alleviate suffering. Next year will be especially difficult for millions of people, as the pandemic has intensified the challenges the world faces. The leadership of faith institutions and faith-based organisations at such a time is of vital importance. I thank all our church communities and our supporters for their love. I know that with the extraordinary support you give us, Christian Aid will continue to support those in extreme poverty and in need of humanitarian assistance and speak with a prophetic voice, calling for a world where everyone can live a full life.



Amanda Khozi Mukwashi,
Chief Executive Officer

'I know that with the extraordinary support you give us, Christian Aid will continue to speak with a prophetic voice'

Below: Rebecca Awan was helped with seeds and tools in Akolo Village, South Sudan. The gardening activities aim to improve family nutrition.



Objectives and activities

For 75 years, we have provided long-term development support and humanitarian relief worldwide, highlighting suffering, tackling injustice and championing people's rights.

Our vision and mission

Everyone is equal in the sight of God, yet we live in a world where the scandal of poverty, inequality and injustice persists. We believe we can end poverty and the world must be changed to one where everyone can thrive and share life in its fullness.

Our strategy

Standing Together, the strategy that guides our work until 2026, is upheld by three supporting pillars:

Poverty: reaching those most in need

Power: addressing the root causes of poverty

Prophetic voice: speaking truth to power and building local and collective agency.

Being unable to meet basic material needs is a symptom of a person's lack of power over their own life and prospects. Real progress will be made when the systemic and structural causes of poverty and powerlessness are challenged. As a faith-based organisation, anchored in church congregations and a network of partnerships across the world, we bear witness, using our global presence to create a movement of people who passionately champion dignity, equality, justice and love.

The power of partnership

We cannot change the world alone. We depend on the commitment and generosity of individuals and churches in Britain, Ireland and around the world. We deliver our work in trusted partnerships with organisations that include:

- local civil society organisations who understand the communities in which they work and are best placed to support them
- faith groups, including our 41 sponsoring churches, interfaith networks and ACT Alliance, a coalition of churches working across the world.

To achieve even larger-scale, more inclusive and lasting change, we also seek partnerships with the private sector, government bodies, research institutions, cooperatives and trade unions. We believe it is by growing and deepening our partnerships that we have the best chance of achieving our ultimate goal: an end to poverty.

Our Values

Dignity

We believe that all people are created in God's image and have inherent value and worth. We fight for the dignity of others and support them to change their own lives.

Equality

Everyone is equal in the sight of God. We tackle the power imbalances that cause poverty, to create a world in which everyone has an equal voice, equal power and equal opportunities.

Justice

We stand with the most vulnerable and excluded to build a fairer world. Together, we amplify our voices to boldly speak truth to power, challenging systems and structures that oppress people.

Love

Love is the core of who we are. God's love transforms us: it gives us the strength to stand in solidarity with our global neighbours against poverty and injustice.

Strategic report

Achievements and performance: our work around the world

The year to March 2020 ended just as COVID-19 was sweeping across the world. Our staff and partners had to adapt quickly to lockdown and change their ways of working to ensure the safety both of themselves and the communities they support.

Many communities we work with are particularly vulnerable to the virus, with cramped living conditions, poor nutrition, limited access to sanitation, healthcare and reliable information. Our initial COVID-19 response is summarised on the right and we will report more fully on its impact in next year's Annual Report.

Poverty, power and prophetic voice

The year 2019/20 was the first working to our new strategy, Standing Together, with its three pillars of poverty, power and prophetic voice upholding all our programmes.

The following reports illustrate the impact of this work. They showcase just a few examples from hundreds of development, advocacy and humanitarian projects.

COVID-19 response

Our COVID-19 Global Response Strategy focuses on:

Minimising health impacts: working with faith leaders and other partners to raise awareness of the virus, to tackle misinformation and to reduce risks.

Mitigating poverty and social impacts: responding to poverty impacts, protecting livelihoods and food insecurity and seeking to counter social unrest and violence.

Modifying existing interventions: to deliver food and other critical interventions that save lives, and adapt to COVID-19 operating protocols.

Food support in conflict zones

Nigeria

Violent insurgencies by armed rebels in Nigeria's Borno state continue to terrorise millions of people. Across north-east Nigeria, 2.7m civilians have been displaced from their homes and land over the last six years (*The UN Refugee Agency, UNHCR*), condemning them to conditions of extreme poverty.

Supported by the World Food Programme, we have been helping to provide a stable supply of food to people affected by conflict for the last three years. Since 2016 we have provided relief to over 400,000 displaced people in northern Nigeria. We are one of few humanitarian organisations giving life-saving support both to displaced people and to host families who are offering them shelter.

During 2019 we made monthly deliveries of vital food supplies like cereals, pulses, salt and vegetable oil to around 36,000 people, including displaced populations, new arrivals and those who have recently returned to their homes.

Mother and child health

We are paying special attention to reducing malnutrition among mothers and children. During the year our supplementary feeding programme has boosted the diets of nearly 8,000 boys and over 9,000 girls, and ensured that over 13,000 pregnant and breastfeeding mothers received vital extra nutrients.

To help mothers understand how best to feed and support their infants and young children under such hostile conditions, we also run educational activities to raise awareness about good diet and childcare.

Our programme has also provided life-saving water, sanitation and hygiene work: constructing and fixing boreholes, building and maintaining toilets and showers.

The needs assessments we carry out ensure that we reach the most vulnerable members of the population, who are also given psychosocial support to address the trauma they have suffered during the ongoing conflict.

We respond to the urgent and immediate humanitarian needs of communities affected by disasters, conflict and violence.

Standing Together, Christian Aid Global Strategy 2019–2026

Supporting Rohingya refugees

Bangladesh

We continue to serve the Rohingya population stranded in refugee camps in Bangladesh, and to support their host communities.

Over a million Rohingya have fled violence in Myanmar since the 1990s, with an exodus of more than 742,000 people starting in August 2017 (*UNHCR*). Most are now crowded into Cox's Bazar, Bangladesh, placing enormous pressure on local people and services.

Over the last year we have provided life-saving basic needs such as food, healthcare and clean water to 300,000 people. We also work with communities to reduce the impact of future disasters and this year we have given special focus to developing income-generating skills for 670 people. While refugees do not technically have the right to work in Bangladesh, they can become more self-reliant within the camp through handicraft skills, for example.

We have also supported 70 people over the last year to open food stalls in three different camps, each generating monthly earnings of US\$105–\$180. Among our target population surveyed in May 2020, all had received mentoring, training, raw materials and cash, and three quarters of children aged 6–23 months received at least the minimum acceptable diet to supplement breastmilk.

To improve living conditions around the camps, we gave cash assistance to 4,200 people to build 20 bamboo bridges, 17 access roads and 36 pathways, as well as renovating drains.

We are carrying out these projects through a number of local and international NGOs, funded by ACT Alliance, the Foreign, Commonwealth & Development Office (FCDO, formerly the Department for International Development), and United Nations agencies.

We work in the most complex and vulnerable contexts ... and in response to emergency needs resulting from natural disasters, conflict and other calamities.

Standing Together

Below: Hadiya*, 60, is a Rohingya grandmother who uses Women Friendly Spaces supported by Christian Aid in refugee camps in Cox's Bazar, Bangladesh. We provide food, shelter, healthcare, water, sanitation and hygiene. *Real name changed to protect identity.



Dialogue for peace

Myanmar

Rakhine, the poorest state in Myanmar, has been in a complex conflict situation for years. There are tensions between Buddhists and Muslims, particularly Rohingya, and between the ethnic Rakhine population and the government.

Rohingya people are widely persecuted, suffering discrimination, statelessness and banishment to restricted areas. Other local communities are caught up in a violent and unequal conflict between the powerful government military and ethnic Arakans.

This year our humanitarian programme has reached over 22,000 people in Rakhine State. Of these, around 14,000 are internally displaced and living in camps, while the rest are vulnerable groups in villages, sometimes hosting displaced people.

We provided the following basic needs to these extremely disadvantaged communities over the last year:

- 86 shelters built or renovated
- 17 latrines
- 8 water tanks
- 11 drinking water hand pumps
- healthcare for 3600 people.

Since we believe that humanitarian aid alone doesn't end humanitarian crises, we are integrating our peace building and humanitarian response work in Myanmar. We help build people's resilience by giving them training and cash grants to run small businesses, and provide innovation grants to community organisations under peace building initiatives.

Meanwhile to help with the trauma that so many have suffered, people are learning how to provide psychosocial support within their own communities.

Building understanding

To foster peace, we have developed a guide for helping dialogue between people of different backgrounds, which has been so successful that it has been adopted by other international organisations. Over the year, nearly 400 people of different religions and ethnicities in Rakhine state attended training on how to use dialogue for peaceful communication. They gained mutual understanding and built connections. This opportunity – one of the first of its kind – clearly showed people's deep craving for peace.

We help build the resilience and agency of individuals and communities living in poverty or vulnerable situations.

Standing Together

MAKING ENDS MEET

Baloni is determined to keep her children in school, since a small grant helped her to raise and sell goats.

San Yoe Phyu doesn't have to worry every night about how she is going to find income the next day, now that she runs a small shop.

These women in Rakhine State, Myanmar, are more self-reliant since being supported to start their own businesses.

Solar energy for rural women

Burkina Faso, Ethiopia, Honduras, Malawi

A ground-breaking programme across four countries is promising to bring clean off-grid energy to enterprising rural women who want to create lasting change.

In our 'Breaking the Barriers' programme which will run up to 2022, a total of 201 women's groups are busy setting up their own sustainable energy businesses and promoting gender equality at the same time.

In Burkina Faso, Ethiopia, Honduras, and Malawi, we are helping these groups to lobby for changes in energy policy and the regulatory environment, supported by the European Union and IF International Foundation.

In Malawi, for example, where the demand for solar energy is surging, women are developing enterprises in rice, fish, and horticulture value chains. Their businesses are mostly powered by solar energy. Solar fridges and driers ensure that the women can sell their produce at an optimum time and price. This means they can diversify and increase their incomes.

To achieve lasting results, the women are also speaking out about energy poverty at a district and national level to push policy makers to make real and permanent changes. In 2019, Breaking the Barriers engaged with the Malawian parliamentary women's caucus, which addresses gender and social inequalities. Female members of parliament were lobbied to take action on energy poverty. Positive changes are taking place, and in September 2019, tax amendment legislation was passed to remove import duty on all solar products.

It is a great start to a programme that is putting power into women's own hands to increase their opportunities through access to sustainable energy.

POWER FOR WOMEN

In October 2019, a small but determined group of women in Karonga district, Malawi, presented a petition to the district council and the Ministry of Natural Resources, Energy and Mining.

They were demanding an increase in rural electrification, to give them more access to off-grid energy. Their aim is to boost job opportunities and incomes for women.

We empower, enable and connect individuals and groups to understand their rights and collectively challenge power imbalances.

Standing Together

Protecting water supplies and eco-systems

Colombia

In Colombia, high-altitude forests and wetlands capture large amounts of carbon, mitigating climate change. These protected areas are home to hundreds of threatened species and also capture water from fog, supplying it to communities in the lowlands.

More than 2 million people depend on fresh water from one of these areas, Santurbán, which is under threat from large-scale mining for gold and other minerals.

Since 2011, we have supported local organisations in challenging the threat to clean water and the environment through:

- mobilisation of political support
- legal actions
- building alliances.

In the face of strong commercial interests, communities worked together to achieve some key successes in 2019.

Successes in 2019

Co-ordinated actions by a range of organisations pushed the issue high up the political agenda, with candidates in regional elections promising to protect the area from mining.

Legal action resulted in a ruling by the constitutional court that mining companies' interpretation of the boundaries of the protected wetland area were flawed.

But the future of Santurbán is still uncertain, with several companies seeking rights to large-scale mining and also threatening legal action against the Colombian government.

We strengthen social movements so that they can be more effective in tackling poverty and its causes at local, national and international levels.

Standing Together

A holistic approach to nutrition

South Sudan

Mother-to-mother support groups have helped more than 1,300 women in South Sudan improve the nutrition of their families over the last two years.

Breastfeeding rates have increased, with 87% of mothers now exclusively breastfeeding during their babies' first six months. There is also a growing understanding of mothers' own nutritional needs during this vulnerable time.

'I now know what to eat when you are pregnant and when you are breast-feeding and what is the best way to feed children,' as one mother of five, Achela, commented after attending our support group.

With match-funding from the Foreign, Commonwealth & Development Office (FCDO), we are also supporting nutrition screening centres in two regions of the country, which has some of the highest malnutrition rates in Sub-Saharan Africa.

Health workers have screened nearly 13,000 women and girls of child-bearing age and nearly 8,000 children under five, referring cases of malnutrition for further support.

Increasing the amount of nutritious food is vital, so training, tools and seeds have been given to over 1,200 farmers, mainly women, to improve the quality and quantity of their crops. The impact of these improved agricultural practices is shared in 'demonstration plots' in communities to inspire others.

EATING WELL

'I have good health now. You can see it. All the crops give me a balanced diet – I have vitamins and protein. Now I know we need different types of food to be healthy.'

Rebecca, who has benefited from training, seeds and tools

We support partner organisations in their work to reduce the number of individuals and communities living in extreme poverty in all its dimensions.

Standing Together

Improving healthcare for lesbian, bisexual and transgender people

Nepal

The devastating earthquake of 2015 continues to impact Nepal, especially its very poorest people. 'Reaching the Unreached' is a year-long project run by our partner Blue Diamond Society to improve health services for lesbian, bisexual and trans-identified (LBT) people living in poverty.

LBT people may be particularly vulnerable to mental health problems and the stigma and discrimination they face is a major barrier to finding help.

The project covered challenges faced by the wider LGBTI population, but focused specially on the LBT community as they are a particularly hidden group, who risk being left behind socially and economically if they are excluded from health and other services.

The project engaged with health practitioners and government departments and ran workshops to improve stakeholders' understanding of the experiences of LBT people.

With support from the project, five district health centres and two national hospitals have trained staff in LBT-friendly services, with 50 healthcare workers having undergone training.

More than 1,200 young LBT people have received support with various activities focused on gender, sexuality and human rights. A peer support network is being formed in the second phase of the project.

The project has lobbied influencers in parliament, local and provincial government, academia and the media and has seen some positive shifts in attitudes and growing hope among the LBT community.

PUSHING BACK AGAINST STIGMA

'I understand what it feels like not to have anybody to talk to, or services that are sensitive towards our needs. Our workshops for health practitioners educate them on LGBTI issues and through experiential games trigger a sense of empathy and respect.'

**Binod, social mobiliser,
Blue Diamond Society**

We raise awareness, empower, connect and amplify the voices and agency of individuals and communities to challenge inequalities and injustices.

Standing Together

Tax matters for human rights

International policy

A country's ability to fight poverty and develop its economy is severely hampered if it lacks a functioning system for raising revenue through taxation. Institutions such as the World Bank and International Monetary Fund (IMF) place great emphasis on building the capacity of nations to administer taxes.

However, discussion of this issue at an international level has often focused on the overall goal of maximising revenue, while overlooking the impact of different kinds of taxation on different parts of the population.

For example, taxes on sales of goods take a larger share of poor households' incomes than of wealthier ones. Sales taxes also disproportionately affect women, who tend to be in the informal sector, bearing more day-to-day household expenses than men.

Working with international policy partners, we achieved a major win for the Sustainable Development Goals in March 2020, with the adoption of a new global standard for assessing the impact of fiscal policies on inequality within a country.

Holding corporations to account

Developing countries' abilities to raise revenue equitably is also hampered by unethical corporate practices and the lack of robust international accountability for corporate taxation.

We are challenging the failure of institutions such as the IMF and the World Bank to promote taxation of corporate incomes and capital incomes from investments. As part of the Financial Transparency Coalition, we have drawn attention to billions lost through tax abuses by wealthy individuals, large corporations and mispriced trade transactions.

We documented 10 case studies, with the largest single loss being in Nepal of \$340 million of unpaid taxes on the sale of the country's largest telecoms operator. We are advocating with partner organisations for tax abuse to be classified as an 'illicit financial flow' in the context of the UN Sustainable Development Goals.

We facilitate collaboration between stakeholders at all levels to shift power in favour of individuals and communities who are excluded and/or living in extreme poverty.

Standing Together

**Bridging the gap in women's healthcare:
Kenya, Malawi, Nigeria, Sierra Leone**

An example of the direct benefits of transparent and equitable government finances on vulnerable communities is shown by a project across Kenya, Malawi, Nigeria and Sierra Leone.

'Bridging the Gap' seeks to address the difficulties women and girls in these countries face in getting access to sexual and reproductive health services.

It engages the poorest communities in analysis of the ways women and girls are included or excluded from political and financial decision-making.

It equips local organisations to push for policies to finance sexual and reproductive healthcare for poor, vulnerable and marginalised parts of the community.

The goal is for increased transparency, gender-sensitive budgeting, and ultimately, more accountability of the type, quality and accessibility of sexual and reproductive healthcare.

Striving for climate justice

Implementing the Paris Agreement

We are advocating for the UK government to strengthen its climate commitments in line with the 2015 Paris aim of limiting global warming to 1.5°C.

Over 100 of our campaigners took leading roles in a mass lobby of Parliament in June 2019, attended by over 13,000 people. They drew MPs' attention to the impact of climate change on the world's poorest communities, asking them to champion greater investment in climate action, set a net zero greenhouse gas target of 2045 and ensure all emissions cuts are domestic.

The Climate Change Act was strengthened the same month to bring all UK greenhouse gas emissions to net zero by 2050, an improvement on the previous target of a reduction of 80% from 1990 levels (*Climate Change Act, 2008*). In line with our advocacy, the Committee on Climate Change recommended that the UK target be without the use of international carbon offsets, which have minimal impact in reducing emissions.

UN climate summit

At the UN climate negotiations in Madrid in December 2019, we worked with faith colleagues from ACT Alliance to highlight the impact of climate change on poor communities. Our advocacy team worked through the Climate Action Network to develop policy positions on reducing emissions, finance, resilience and nature-based solutions. We were disappointed that lobbying by fossil fuel producing countries hindered our efforts to win a clear mandate to increase countries' pledges that might have brought us closer to limiting global heating to 1.5°C.

Shift away from fossil fuels

Multilateral development banks play a key role in influencing the future direction of the energy sector. We advocate for a shift away from fossil fuels towards sustainable, renewable energy with a priority on affordable energy supplies for poor communities that lack access to modern forms of energy.

In 2019, our Big Shift campaign won a major commitment from the European Investment Bank to stop financing all fossil fuel infrastructure by 2021, and commitments by the nine major multilateral development banks to align their financial flows with strategies to limit global warming to 1.5°C. Other successes include the African Development Bank's commitment to end all funding for coal, and major restrictions on coal investment by the International Finance Corporation of the World Bank.

We challenge, inform and inspire those with power and resources to address root causes of poverty and take decisive action in bringing about greater equality.

Standing Together

Resilience to climate change

Ethiopia, Kenya, Honduras, Guatemala, El Salvador, Nicaragua

Early warning systems for weather conditions are becoming increasingly important as climate change brings more extreme weather events. Giving the poorest farmers a chance to prepare for droughts or floods can make the difference between a saved harvest and a failed one.

Working with Ethiopian officials, we have developed a National Framework for Climate Services, resulting in climate forecasts that advise poor rural communities on how to mitigate the impact of adverse weather conditions.

In Kenya, we have been developing climate change funds at a county level and encouraging local farmers to use climate services more. In a very positive move, this has now translated into a national policy.

Likewise, we are working with Nicaraguan partners to develop weather stations managed by the local community. These help to provide early warnings of severe weather events.

This system has now expanded across communities in Honduras, Guatemala and El Salvador. Here we are supporting very poor coffee farmers to become more resilient to the impacts of climate change by diversifying into cocoa and honey production. This improves their livelihoods by giving them more options for sustainable crops as the climate changes.

We strengthen the capacity of local actors to design and deliver initiatives that address the needs and rights of those living in extreme poverty.

Standing Together

Below: The Time is Now mass lobby of UK Parliament on the climate emergency, 26 June 2019, coordinated by the Climate Coalition.



Country departures

Following the launch of our global strategy, and to bring our costs in line with income, we made the difficult decision to withdraw from 12 countries: Angola, Bolivia, Brazil, Dominican Republic, Egypt, El Salvador, Ghana, Guatemala, Nepal, the Philippines, South Africa and Zambia.

It is crucially important to leave well, to capture what has been learned and to celebrate all that we and our partners have achieved.

We therefore reviewed areas of work in six of these countries that were particularly innovative, impactful or held important learning. Partnership was taken as a theme. Key lessons emerged about the different ways of working in partnership in each country.

Putting power into people's hands

Working closely with our partners, we were able to stimulate new ways of thinking and working nationally.

In Ghana, we encouraged partners to work with communities and government on tax justice. This strengthened the government's capacity to raise revenue, and at the same time, people's power to hold their government to account. Through this we aimed to make the work more sustainable at both local and policy level, and therefore more effective in reducing poverty. Similarly, we helped make markets more accessible to poor people at a local level and by influencing policy decisions.

In the Philippines, we played an important role in enabling communities, local civil society and government to take charge of their own humanitarian response in many instances. We supported different sectors of society to work together, sometimes with unlikely allies, to increase their readiness to deal with disasters and build resilience to climate change.

Working together as churches

Encouraging the church to become involved in development programmes has always been an important part of our work.

In an innovative approach in Angola, we brought faith-based organisations and human rights agencies into the same programme, creating new connections and synergies. The former have deep roots in isolated rural communities, bringing a wide base of participants into the work. The human rights organisations, meanwhile, link these local communities to legal campaigns and national lobbying on issues of poverty and exclusion that affect their lives.

It is crucially important to leave well, to capture what has been learned and to celebrate all that we and our partners have achieved

In Brazil, where civil society is particularly strong, we stood in solidarity with a range of movements challenging inequality and injustice. We supported the ecumenical movement and the role of the church as a progressive voice for social justice in the face of increasingly conservative pressures from religious groups linked to the ruling party.

Establishing joint programmes

Two programmes (Guatemala and South Africa) operated jointly at national level alongside other ACT Alliance members.

In Guatemala this collaboration gave better financial security and sustainability to partners. It also gave them opportunities for joint advocacy in Europe and in Guatemala simultaneously. This cooperation between funders meant that partner organisations only had to prepare one set of reports, which they welcomed.

Our South Africa programme fostered solidarity between organisations at a national, regional and global level to catalyse social change through a shared political analysis and vision. Solidarity is fundamental to our long history in the country, which started during the apartheid era.

Over the years our support in South Africa has included giving financial aid to the poorest communities during apartheid while raising awareness of the injustice of apartheid in the UK. We facilitated joint theological analysis and action by mining communities in South Africa and fracking communities in the UK, and acted together on a global level to influence UN commitments on business and human rights.

Leaving in friendship

All six country reviews have shown that our role in bringing very different sections of society together to address poverty and injustice has been crucial, as has our determination to put power into the hands of local people to solve their own problems.

Our approach has encouraged new relationships, sparked new ways of thinking about issues, and brought new energy to continue with long-term struggles. It was clear that all partners felt that they, and the communities they serve, had gained greatly thanks to our contribution. We depart in friendship and in continued solidarity, confident that our initiatives have brought partners experience and learning that will continue to bear fruit long after we leave.

Plans for the future

COVID-19 has dramatically disrupted our work and the external environment in which we operate. When the UK lockdown was declared in March 2020, we had to adjust our plans rapidly, while completing the internal change process we began last year. The streamlining and restructuring that were already underway have proved timely in facing the current crisis.

Our approach to the pandemic is to continue to be agile and responsive to the different contexts in which we work. We need to ensure that we remain viable with reduced income; have impact; and respond to COVID-19.

Although our external environment has changed dramatically in recent months, in many respects it has accelerated trends we identified in our strategy, and has reaffirmed the direction we took in *Standing Together* (see p9). We have been hard at work assessing the new environment and have adopted a plan for gradual recovery.

- While we will continue to focus on a range of complementary themes, our portfolio will tilt initially towards more immediate needs, with a greater proportion of expenditure on humanitarian action.
- We will seek economies of scale by cooperating with agencies who share our values.
- We will put a more explicit focus on faith-based programmes, on partnership and on enhancing the agency of local people and organisations.
- We will plan for recovery of our unrestricted income towards pre-pandemic levels in 3 years.

We will regularly monitor risks such as new waves of infection and the extent of economic recession. We are optimistic that we can rely on the crucial backing of our supporters during important events such as Christian Aid Week 2021 to help us tackle this crisis and continue to reach those most in need.

Principal risks and uncertainties

Our work to eradicate poverty is inherently risky, particularly in fragile or conflict-prone countries, or when speaking out on difficult issues. Effective risk management is therefore critical.

Extreme poverty is political and caused by an abuse of power. Tackling the root causes of poverty, resourcing local civil society organisations directly and speaking truth to power opens us up to risks from those who seek to prevent us and our partners from having our desired impact – particularly at a time when populism and polarisation are increasing across the globe.

In the UK and Ireland, trust in all institutions, including international non-governmental organisations (INGOs) and churches, has fallen in recent years. Negative media coverage of our sector, following scandals around safeguarding and fundraising, brings the risk of losing supporter trust.

The Black Lives Matter movement has exposed the endemic structural and systemic inequalities faced by black, Asian and other minority ethnic groups. The COVID-19 pandemic poses a new risk to our income and programme work due to the consequences of lockdown across the globe and the onset of a worldwide recession. The impact of the pandemic on the poorest people is reversing past gains; global poverty is expected to rise in 2020 for the first time since 1998 (*UN Department for Economic and Social Affairs*).

Our global strategy, *Standing Together*, directly addresses these issues through its focus on poverty, power and prophetic voice. It articulates Christian Aid's transformative role worldwide, and anchors this in our values. It provides a clear framework through which we make change happen, demonstrate impact and continue to put the experience of communities and partners at the heart of our work. We are challenging ourselves as to whether we truly reflect the needs and aspirations of our diverse workforce and wider stakeholders and we have commissioned an independent review of our approach to race and diversity that will identify further actions to eradicate any systemic racism and truly live out our vision and values.

Over the past year we have restructured to realign our organisation for effective delivery of our strategy. The process has prepared us well for the challenges presented by COVID-19 and has delivered significant financial savings. Further to this, the trustees have overseen plans to mitigate the pandemic risks to ensure our work can continue taking account of economic shocks, health and security risks. The board has approved a gradual three-year recovery plan based on financial assumptions in view of the pandemic. We are confident this will

The impact of the pandemic on the poorest people is reversing past gains; global poverty is expected to rise in 2020 for the first time since 1998

ensure our resilience in a challenging environment. We remain deeply indebted to our loyal and committed supporter base.

The trustees are ultimately responsible for risk management and the effectiveness of our internal control systems. The major risks to which we are exposed, as identified by the trustees, are regularly reviewed and systems and procedures have been established to manage those risks.

The Board of Trustees has considered and approved the risk management policy and its appetite for risk. It has delegated the regular review of the risk management process to the audit and risk committee, which also oversees the work of the audit, risk and assurance function. Senior management ensures that day-to-day risk management processes are embedded across the organisation through the effective implementation of policies and procedures. Risk registers have been developed at corporate, national, country and major-project levels. Risks are assessed on the basis of their likelihood and potential impact, along with the mitigation strategies in place to manage them in line with the board's risk appetite. The directorate reviews and updates the corporate risk register three times a year and it is shared with the audit and risk committee. The board formally reviews and approves it annually.

A number of working groups manage risks in high-risk areas. In 2019/20, these included the health, safety and security committee, the public policy group, the large programmes oversight committee, the change steering group, the safeguarding governance group, the data protection oversight committee, the anti-diversion oversight committee and the digital and IT steering group.

Serious incidents and near misses are monitored and inform our risk management strategies. There is a crisis management procedure for responding to any major incident. Internal audit is responsible for assessing the effectiveness of internal controls against a schedule of audits approved by the audit and risk committee. Results are reported to management and the directorate and summarised for this committee. Management is responsible for implementing actions arising from the internal audit process. Progress is tracked and reviewed by the directorate and the audit and risk committee. Every year, the audit and risk committee receives an annual assurance statement from the directorate, which details key controls in place during the year and includes an audit opinion from internal audit. This is supported by completion of the Charity Commission's internal financial controls for charities checklist.

This table identifies the principal risks and uncertainties facing Christian Aid in the medium term and the steps we take, given our business model and risk appetite, to manage these

Principal risk

Control and mitigation

COVID-19 pandemic

The pandemic is a global shock, with the health crisis leading to a worldwide recession. This presents risks to our funding model, to the health and wellbeing of our staff and partners, to civil society space and most importantly to those communities that suffer the most extreme poverty and who are the most likely to be affected by political, economic and social threats.

- Crisis management groups are in place managing our global operational response to the pandemic including office closures and staff wellbeing.
- We rapidly adapted our humanitarian, development and advocacy work to ensure relevant and effective programme response to the pandemic.
- We instigated cost-saving measures to counter the immediate fall in income in the current year.
- We have agreed a gradual recovery plan under the oversight of the board including integrated fundraising and prioritisation of themes for programme work during and in the aftermath of the pandemic.

The countries in which we operate

Working in challenging and insecure locations and contexts risks our personal and financial security, our reputation and our accountability to perform impactful work with those most in need of humanitarian and other developmental support.

- We work with and through local partners, faith-based organisations and other actors with roots in local communities in the implementation of our work; we invest in maintaining access to up-to-date information and relevant networks; we focus on creating a culture able to respond quickly to changes in contexts.
- Where local partners are not present we implement directly through Christian Aid staff as long as this is appropriate to the context or donor requirements and we can build capacity of local partners for the future.
- We ensure we have up-to-date security policies and procedures embedded through training and protocols. We participate in and lead sector-wide humanitarian security structures.
- We test our crisis management procedure each year.

Advocacy and campaigning

Advocacy and campaigning can risk putting Christian Aid and others connected with our work into conflict with actors who do not agree with us. If we make statements that are not well researched or are erroneous, we risk litigation and reputational damage.

- We have an internal public policy group responsible for approving and guiding our public policy in key areas.
- We ensure all our communications are well researched and compliant with regulation.
- We provide clear guidance to country programmes around partner publications.
- We have our own research and learning function, whose role is to deepen the connections between our programme practice and policy development, advocacy and campaigning, to ensure our research and evidencing work is well designed, and to support Christian Aid to better understand the long-term impact of our work.

Principal risk	Control and mitigation
<p>Working through and with partners</p> <p>There is a risk that Christian Aid partners may lack the capacity to deliver effectively the work that we support or to comply with new or more complex donor requirements. This may result in lack of impact, misuse of funds, accountability or safeguarding risks and could thereby damage our reputation.</p> <p>Failure to invest time and effort in strengthening our key partnerships including with governments, civil society organisations and the private sector could reduce our overall impact.</p>	<ul style="list-style-type: none"> • We have partnership agreements between Christian Aid and partners that define shared values, standards and joint strategy. • We have a due diligence process for funded partners including an organisational capacity and risk assessment framework. • We monitor and evaluate all projects and require external audits for all partners funded more than £50,000 in any year. • We commission and publish independent external evaluations of our work. • We have a range of anti-fraud and corruption policies on matters including financial crime and abuse, whistleblowing, anti-bribery, safeguarding and misuse of funds, which are all available to partners. Our requirements in relation to safeguarding, fraud and corruption are included in our funding and reporting agreements with partners. • We have a process for investigating incidents of safeguarding, financial crime and corruption, taking appropriate actions including reporting to statutory agencies and ensuring that lessons are learned. • We have a large programmes oversight committee that monitors the performance and risk management of major service contracts and major grants. • We have our own supplier terms and conditions, which include a code of conduct and other ethical and environmental considerations
<p>Accountability to the people we serve</p> <p>There is a risk that the communities in whose name we act are excluded from influencing or benefiting from our programmes or are harmed or negatively impacted by them.</p>	<ul style="list-style-type: none"> • Our values and code of conduct are shared with partners and communities so that they are aware of the behaviour that they can expect from Christian Aid's people. • Our certification to the Core Humanitarian Standard promotes the rights, dignity and centrality of vulnerable people and communities. Our quality standards promote participation and agency of affected populations. • We require all partners to have an appropriate code of conduct, safeguarding policy and to respond to feedback and complaints in communities where we work. We are implementing our own feedback and complaints database to automate previously manual processes, to promote cross-organisational learning and to hold ourselves accountable to communities.
<p>Programme design, quality and effectiveness</p> <p>There is a risk that if we fail to design and deliver our programmes to the highest standard or fail to understand and comply with specific donor requirements, we will not deliver the greatest impact to communities or donors may lose trust in our work and cease future funding. If we fail to ensure issues of diversity and inclusion are central to our programme design and ways of working, we risk compromising our values, mission and ability to reach those most in need.</p>	<ul style="list-style-type: none"> • We have structures, policies, procedures and systems within a programme quality framework to ensure that we carefully design our work and select our partners, taking account of beneficiary needs, diversity and inclusion, the local economic environment and lessons from earlier work. • We have monitoring and evaluation systems and conduct external evaluations. • We have processes to ensure that donor requirements are understood and applied by our local teams and implementing partners.

Principal risk	Control and mitigation
<p>Economy, sector competition and financial strategy</p> <p>There are risks that changes in the economy and the wider narrative in relation to international development in the UK and globally have an adverse impact on people's propensity to give and on funding priorities, and that this reduces income available for our programmes.</p> <p>This could be exacerbated by Brexit, the merger of the Department for International Development (DFID) with the Foreign and Commonwealth Office (FCO) and the recessionary impact on Gross National Income in relation to the UK aid commitment.</p> <p>There are risks arising from increasing competition for the shrinking pool of mostly ageing supporters among our natural constituency of churches. We have a closed final salary pension scheme, which could give rise to future unmatched liabilities requiring additional funding, depending on economic and other factors.</p>	<ul style="list-style-type: none"> • We have a reserves policy and regular board review of financial and fundraising performance including by the Finance, Fundraising and Investment Committee. • We are engaged in advocacy, working with networks and coalitions, including Bond, to minimise the impacts of the DFID/FCO merger (now FCDO) and shape a positive post-Brexit development vision for the UK. • We have an established presence outside the UK in our sister agency Christian Aid Ireland and through ACT Alliance EU, enabling Christian Aid to retain its voice in Europe. • We have a programme management information system that supports fundraisers to understand where our programmes are most closely aligned with donor interests. We will shortly implement a new supporter management system that will enhance the supporter journey with Christian Aid, the digital interface with our supporters and the ability to match people with opportunities they are most interested in supporting in a timely way. • We encourage our many loyal supporters to give, act and pray in solidarity with the communities living in poverty we support. We ask for, and respond to, feedback on our marketing, communications and fundraising activities through a variety of channels. • We keep abreast of changes to fundraising regulation and data protection law, to ensure supporter interaction is compliant. • We have active management of our pension fund liability with a long-term de-risking strategy that is approved by the Finance, Fundraising and Investment Committee, supported by professional advice as appropriate and close working with the pension trustees.
<p>Christian identity</p> <p>There is a risk that negative external perceptions of Christianity and differences of opinion with churches on key issues could have a detrimental impact on our work. Tensions between states and churches, should they arise, could adversely impact our own relationship with governments. We could also fail to make the most of our opportunities to engage the churches in the fight against poverty.</p> <p>There is a risk that the growth in religious extremism could hamper our ability to work in some locations and the effectiveness of our programmes.</p>	<ul style="list-style-type: none"> • Our work to eradicate poverty targets the world's most vulnerable and marginalised people, regardless of faith. We work with alliances of other faiths and with secular organisations that share our determination to end poverty. We have an open recruitment policy and we do not proselytise. • Our strategy has, at its heart, the desire to engage the churches in the fight against poverty and help supporters put their faith into action. Our policy positioning draws on theological insight and reflection not only to strengthen our arguments, but also to provide a deeper understanding for the Christian constituency. • Christianity underpins our core values. We have a role to promote understanding and tolerance of others regardless of race, gender or faith, using our faith as a force for change and contributing to interfaith cooperation for the benefit of those in poverty

Principal risk	Control and mitigation
<p>Regulatory compliance</p> <p>Failure to keep abreast of national and local laws and requirements could compromise our ability to continue working internationally.</p> <p>Failure to demonstrate compliance with the regulatory framework, as it evolves, could damage our reputation and result in fines and other penalties.</p> <p>Regulatory pressure could restrict our ability to respond quickly to the most vulnerable, especially in conflict situations.</p> <p>If Christian Aid funds were diverted into terrorist hands, it would carry significant reputational, legal and financial risk and undermine the application of our core values.</p>	<ul style="list-style-type: none"> • Our in-country teams are responsible for ensuring compliance with national and local requirements, including registration, tax compliance and statutory reporting. Where required, external audits of our country offices are performed. • We provide induction and training to new trustees and have processes in place to keep the board apprised of relevant changes in regulation. • We have a range of committees to oversee regulatory compliance including a health, safety and security committee, anti-diversion oversight committee, data protection oversight committee and safeguarding governance group • We have statements on our compliance with the Modern Slavery Act and Gender Pay Gap Reporting that are available on our website. • Our policy on reporting serious incidents to the Charity Commission is approved and monitored by the Audit and Risk Committee.
<p>Human resources</p> <p>If we do not provide effective leadership and management, and if we do not look after the wellbeing of our staff or ensure that we are diverse and truly inclusive, the implementation of our strategy could be significantly compromised and our reputation damaged.</p>	<ul style="list-style-type: none"> • We have rigorous recruitment processes designed to help select candidates who can best help us meet our core aims, and to ensure equal opportunities. Our recruitment policies include structured gender sensitive and racially diverse panel interviews and the taking up of references. Staff sign our code of conduct and have a structured induction. • We will use the output from the independent review to strengthen our approach to race and diversity and the mechanisms we have to ensure our values are truly reflected in all our systems, processes and ways of working. • We have a new structured performance management approach designed to support and monitor individual performance. • We have human resources policies designed to promote employee wellbeing and the provision of regular and open communication to employees. During the COVID-19 pandemic we have implemented a range of measures to promote staff wellbeing and have conducted staff surveys to test levels of satisfaction with our response. • We regularly obtain feedback from staff through surveys and feedback boxes, and we respond, by department, to issues raised.
<p>Information systems and cybersecurity</p> <p>Failure to keep pace with new technologies and ways of reaching supporters and affected communities in the way they prefer could reduce our impact and effectiveness.</p> <p>Failure to secure our information systems from attack could lead to loss of service, loss of data and even put people at risk, leading to reputational damage, regulatory breach and fines.</p>	<ul style="list-style-type: none"> • The digital and IT steering group oversees digital strategy and investment. It also provides oversight of cybersecurity risk management. • We have secured Cyber Essentials Plus accreditation. • All our staff and volunteers are required to follow IT policies and procedures and there are regular updates on cybersecurity risks. Online data protection training is mandatory for all staff. • We undertake regular testing of our IT security through third party consultants.

Financial review

Income and expenditure overview

After a record income level in 2018/19, total income has decreased by 12% to £106m, primarily due to a reduction in institutional income, but also reflecting a continuing challenging domestic fundraising environment.

	2019/20	2018/19	Variance
	£m	£m	£m
Donations from individuals	46.4	49.7	-7%
Institutional grants	52.8	62.0	-15%
Charitable activities	5.9	7.7	-23%
Other	0.9	1.0	-10%
Total income	106.0	120.4	-12%

The reduction in donations from individuals is mainly due to a shortfall on legacies, in part as a result of delays caused by the COVID-19 restrictions, but also reflecting the year-on-year impact of a large one-off legacy in the previous financial year. Other donation lines including appeals and Christian Aid Week also showed decline.

Our institutional income reflects a reduction in UN World Food Programme gift-in-kind work together with a shift of gift-in-kind activity from food to cash distribution, the latter not accounted for as income in our books.

Charitable activities income represents our contract work for the Foreign, Commonwealth & Development Office (FCDO) in Sierra Leone and Ghana. The reduction in this income reflects budget reductions in Sierra Leone together with a normalised year in Ghana following the prior year launch of the STAR (Strengthening Transparency, Accountability and Responsiveness) Ghana foundation.

Unrestricted income at £48m is 6% below the previous year as a result of the drop in legacy income, but has increased as a proportion of total income to 45% due to the impact of reduced institutional income on the overall restricted income position. Total expenditure has decreased by 7% to £113.6m.

Spend on charitable activities, at £99m, is 87% of total costs (2018/19 = 88%) with the reduction in charitable activities reflecting the decrease in humanitarian work, primarily gift-in-kind activity noted above.

Fundraising costs are 3% below last year as, while we have continued to invest to improve our processes and systems, we have also implemented cost-saving measures in light of the income reduction.

Our expenditure on campaigning, advocacy and education continues to focus on education and raising awareness with churches and supporters about our work to tackle poverty and its causes. However, as with fundraising, we have also managed costs down in light of the reduced unrestricted income.

UK staff costs are flat but total staff costs have increased by 7% to £36.5m, largely attributable to humanitarian projects such as our response to Cyclone Idai in Zimbabwe and Malawi, and the World Food Programme in Nigeria.

In 2019, we commenced a major strategic review that has resulted in a restructure of the charity with a target of reducing the overall unrestricted funded cost base by £7m by 31 March 2022. As of 31 March 2020, only Phase 1 of the change programme had been committed with £1m cost included across the expenditure lines. The final part of the change programme, Phase 2, is expected to complete in 2020/21 with an anticipated cost of £2.5m.

As a result of a faster decline in income than expenditure, we are reporting a net deficit of £7.3m. The majority of the deficit is cyclical due to drawdown on appeal funds such as the Nepal and Syria emergency appeals, and the fact that some larger projects cut across financial years such that income and expenditure may not fully align as at 31 March 2020. However, there is also an unrestricted funds deficit of £2.4m, due in part to the initial costs of the change programme but also due to continuing cost pressures.

Balance sheet, reserves, pension and cash

Our net asset position has declined by 15% to £41.2m, reflecting the overall deficit position for the year.

Operational reserves (unrestricted reserves less depreciating tangible and intangible fixed assets) have declined to £19.1m as a result of the unrestricted funds deficit but remain above the target range of £10m to £18m set by the trustees.

Restricted funds at £19.0m are £4.9m below 2018/19. There are both surplus and deficit funds that net off to this balance. The trustees remain content that the fund balance held against each programme is appropriate to the stage of the life-cycle of the programme.

The final salary pension fund surplus increased to £26.1m (2019/20: £12.7m) and hence we do not anticipate the need to make further contributions to the pension scheme for the foreseeable future. The surplus in the scheme cannot be

recognised in the balance sheet under FRS102 as it is not recoverable.

Christian Aid has maintained a strong focus on cash management and so has limited the reduction of cash and cash equivalents to £3.6m. The trustees consider the £10.9m remaining balance as sufficient to support the operational requirements of Christian Aid for the next twelve months and beyond.

COVID-19

The restrictions arising due to the pandemic did not materially impact the results for the financial year to 31 March 2020 but will impact the results of the year to 31 March 2021, primarily due to the curtailment and cancellation of a number of activities associated with Christian Aid Week, a major fundraising event that ran in the second week of May.

We have taken steps to mitigate the expected financial shortfall with the use of furlough and reduced hours together with cuts to discretionary spend lines, in addition to the ongoing change programme. We have also managed risk by putting on hold an updated investment strategy and instead maintaining up to £10m in cash and short-term bonds (in addition to the £10.9m cash and cash equivalents noted above). Meanwhile the majority of our existing project field work has been able to continue and we have engaged in a number of new projects to help fight COVID-19 in Africa and Asia.

As a result, while the trustees anticipate that the pandemic will impact our income in the year to 31 March 2021, they consider that we have taken sufficient steps to sustain international programmes through the pandemic and protect the organisation.

The majority of our existing project field work has been able to continue and we have engaged in a number of new projects to help fight COVID-19

Structure, governance and management

Board of Trustees

Our Board of Trustees consists of a Chair and Vice Chair, a nominee from each of the national advisory committees for Wales and Scotland, the Chair of Christian Aid Ireland, and up to 15 other trustees appointed by the members (the sponsoring churches in Britain and Ireland). This mix ensures an appropriate balance of lay and ordained people, gender, age, ethnic origin, geographical spread, knowledge and skills relevant to our work. In keeping with good governance practice, one-quarter of the trustees retire at each annual general meeting and are eligible to be reappointed for further terms of office, usually limited to eight consecutive years. This process does not apply to the nominees from the national advisory committees and Churches Together in Britain and Ireland.

New trustees undertake a comprehensive induction programme, which covers the formal governance arrangements and includes our legal structures and obligations, charitable priorities and work. We recognise the importance of trustees keeping up to date with current regulation and best practice. Information is shared through a monthly briefing. Trustees are also invited to attend meetings, conferences and seminars that give them a better understanding of their roles and responsibilities.

The board's principal responsibilities include determining overall strategy, policies, direction and goals; protecting and promoting our identity and values; and fulfilling our statutory responsibilities.

The board delegates certain functions to committees including: an Audit and Risk Committee; a Finance, Fundraising and Investment Committee; a Human Resources Governance and Strategy Committee; and a Remuneration Committee. The Board Governance and Nominations Committee (formerly known as the Nominations and Procedures Committee) is separately constituted under the Articles.

The Board Governance and Nominations Committee is responsible for nominating new trustees for election to members (the sponsoring churches) at the annual general meeting, and for reviewing the performance of the board. It also ensures that the board has effective work processes.

The Audit and Risk Committee reviews reports from external and internal auditors, commissions special investigations and advises the board on risk management.

The Finance, Fundraising and Investment Committee reviews the annual plans and budget, investment in and performance of fundraising, key financial policies, pension funding and the performance of our investment managers.

The Human Resources Governance and Strategy Committee advises on human resources policies to ensure that they are aligned with our values and objectives, and helps inform our global people strategy. The Remuneration Committee reviews the principles governing pay and benefits at Christian Aid. It also makes recommendations to the board on the remuneration of the Chief Executive.

The National Advisory Committees for Wales and Scotland support the board in articulating our work and engaging with churches and other stakeholders in these nations.

The board reports to members at the annual general meeting. The members are the 41 sponsoring churches, as listed in the 'Acknowledgements' section (*see p93*).

Organisational structure

We operate through an incorporated charity ('Christian Aid') registered with the Charity Commission for England and Wales and with Companies House. Various subsidiary and connected charities support us, as described below.

Charitable companies in the Republic of Ireland and Northern Ireland are responsible for the affairs of Christian Aid in Ireland. Although two legal forms exist, Christian Aid Ireland operates as a single pan-Ireland charity. The Irish sponsoring churches, Irish Council of Churches and Christian Aid are members of Christian Aid Ireland. The results for Christian Aid Ireland are consolidated into the group accounts. Towards the end of 2019/20, a sub-group of trustees started to support the leadership teams of Christian Aid and Christian Aid Ireland in the planned revision of the Memorandum of Understanding between the two parties, with the intention to further devolve accountabilities from the main board of Christian Aid to the board of Christian Aid Ireland.

Christian Aid is registered with the Office of the Scottish Charity Regulator in recognition of our fundraising activities in Scotland.

Change Alliance is a for-profit, wholly-owned subsidiary of Christian Aid, established in India, providing consultancy, business development and fundraising support to a range of Indian private-sector and non-governmental partners.

Christian Aid Trading Limited is a for-profit subsidiary of Christian Aid that pursues commercial fundraising opportunities in Britain and Ireland and donates its profits to the charity.

The British and Irish Churches Trust Limited acts as a custodian trustee to Christian Aid and Churches Together in Britain and Ireland, an independent charity. The trust has legal title to the London office of Christian Aid – Interchurch House – on behalf of the two charities, who jointly own the property.

We also have separately registered legal entities in a number of countries in which we have programmes. These entities are consolidated as branches of Christian Aid in the same way as other country offices, since programme management continues to operate within the delegated authority framework of Christian Aid.

During the year, we approved the dissolution of InspirAction Spain, a charitable foundation established in Spain in 2008 and operating under licence from Christian Aid. This was completed on 31 July 2020. As part of the same change process, the trustees of InspirAction US took the decision to close the charity at a board meeting in August 2019.

Governance matters

The requirement for trustees to demonstrate effective governance of charities increases year on year. Throughout 2019/20 the board has continued to give high priority to good governance and some of the main issues it has considered are outlined below.

Independent board review

In early 2019, the board received and discussed the report of an independent board review it had commissioned in late 2018. Overall the outcome was positive with the review concluding that the quality of our governance is above that of similar charities.

However, the review made a number of recommendations, particularly with the objective of freeing more time for the board to focus on the most strategic issues facing us. The board accepted these and agreed an action plan for their

An independent board review concluded that the quality of our governance is above that of similar charities

implementation during 2019. Key recommendations acted upon during the year have included a review of the board's core priorities; a review of the board's Delegation of Authority Policy and its governance relationship with subsidiary and connected entities; and the introduction of a regular cycle of conversations with individual trustees. The Nominations and Procedures Committee was renamed as the Board Governance and Nominations Committee to underline the board's commitment to ensuring that the good governance of Christian Aid is kept at the forefront of its agenda.

Charity Governance Code

The independent board review also considered the extent to which Christian Aid is compliant with the Charity Governance Code. The board performed well across the seven key principles in the code. The highest scores by code principle were for integrity, board effectiveness and leadership. The board also scored well on diversity, organisational purpose, decision making, risk and control, and openness and accountability.

The action plan to implement the recommendations following the review will help to further strengthen compliance with the Code principles.

Although the board is compliant with nearly all of the 76 recommended practices contained in the Charity Governance Code, it has decided to explain why it does not apply two of the recommended practices following the 'apply or explain' approach encouraged by the Code.

Firstly, the size of the board exceeds that recommended by the Code. Christian Aid's Articles of Association provide for up to 20 trustees and there are currently 15. The reason for having a larger board is to include representation from our sponsoring churches across four nations, as well as a balance of knowledge and skills, gender, age, ethnicity and geographical spread (both UK and international). We believe that the size of the board is necessary for the complexity and size of the organisation as well as enabling an appropriate response to business needs.

Secondly, the Code recommends that the chair of an audit committee should have recent financial experience. In 2019/20, our Audit and Risk Committee had this experience within its membership, although not directly with the chair. We have a separate Finance, Fundraising and Investment Committee that is chaired by a finance professional. The responsibilities of our Audit and Risk Committee extend more widely than audit and include responsibility for advising the board on risk

management and control issues. Risk management is integral to how the trustees govern Christian Aid and our approach to managing risk is explained in detail on page 27. The board is satisfied that the chairs and members of each 7ommittee have the competencies to ensure that the committees can discharge their responsibilities effectively.

Safeguarding

We are committed to providing a safe and trusted environment for all those who come into contact with Christian Aid. We take a zero-tolerance approach to breaches of our Safeguarding and Code of Conduct policies and put the wellbeing and rights of people affected at the heart of our response. Our safeguarding policy is reviewed annually and is rooted in the protection of those whom we are mandated to serve.

Ultimate responsibility for safeguarding rests with the board, with duties delegated to the Audit and Risk Committee and Human Resources Governance and Strategy Committee. The board approves the safeguarding policy and receives an annual report on safeguarding. The Audit and Risk Committee monitors the effective implementation of the policy and reviews the case file of reported incidents. The Human Resources Governance and Strategy Committee ensures that HR policies and procedures support a strong safeguarding culture. Christian Aid has three safeguarding trustees. The lead safeguarding trustee supports the interface between the board and its subcommittees. The other safeguarding trustees are chairs of the Audit and Risk Committee and Human Resources Governance and Strategy Committee that hold safeguarding responsibilities as noted above.

The Chief Executive directly oversees the organisation's approach to safeguarding. She leads the directorate meetings that consider Christian Aid's response to safeguarding. She also receives reports on safeguarding incidents and attends all board sub-committee meetings, including the closed sessions of the Audit and Risk Committee, where case files are reviewed.

The Safeguarding Governance Group, a cross-organisational group chaired by our Chief Operating Officer, provides operational oversight of the safeguarding work to strengthen the application of policies and procedures across Christian Aid. We recognise the need for continuous review and improvement of our response to safeguarding risks. The Safeguarding Governance Group ensures that safeguarding priorities we have identified are appropriately resourced and supports decision making where needed.

We are committed to providing a safe and trusted environment for all those who come into contact with Christian Aid

The dedicated Safeguarding Manager maintains the safeguarding work plan, oversees investigations and coordinates the Safeguarding Governance Group meetings.

We continue to encourage all Christian Aid representatives, partners and beneficiaries to report safeguarding concerns, using a choice of confidential mechanisms including the opportunity to report directly to the lead safeguarding trustee. Additionally, we have a whistleblowing policy and a confidential whistleblowing email address, which, along with our safeguarding policy, is accessible through our website.

At a community level we have feedback and complaints mechanisms that are designed to provide safe and trusted ways for beneficiaries to report matters related to our programmes including in relation to sensitive issues such as safeguarding. During the year we have strengthened this by introducing a complaints and feedback database which offers direct reporting to beneficiaries on safeguarding issues. The database is intended over time to collate feedback in real time and provide global data to support learning and continuous improvement in quality programming.

Safeguarding requirements are included in our Code of Conduct, which is signed by all members of staff, trustees, volunteers and consultants with programme-facing roles. The policy is supported by mandatory online training that is completed annually.

We require our partners to have safeguarding and code of conduct policies and to provide written assurances on safeguarding as a condition of funding. Safeguarding requirements are also embedded in our partner contracts and due diligence processes.

We are continuing to work in collaboration with members of Bond (the UK network for organisations working in international development), donors and regulators to improve the quality and consistency of our individual and collective safeguarding practice.

In the last quarter of 2019/20, we developed enhanced safeguarding guidelines for staff and partners implementing COVID-19 programmatic responses.

Gender pay gap

In April 2020, we issued our second Gender Pay Gap Report for our 2019 figures on our website. At the time, 67% of employees were female and 33% male. Our analysis indicates that we have a mean gender pay gap of 10.5% in favour of male staff. This is an increase on the 2018 figures by 3.7%, which had a mean gender pay gap of 6.8% in favour of male staff. However, this remains better than the national average of 17.3%. This was primarily driven by having substantially more female staff in lower pay quartiles. There is no pay difference between male and female staff who carry out the same job, similar jobs or work of equal value. We are proud that our last two CEO appointments have been women and that, at the time of writing, we have high female representation on our board of trustees (10 of the 15 trustees are female).

Although our gender pay gap is lower than many organisations in our sector and in the UK, we are not complacent. We are committed to addressing our gender pay gap in many different ways, including flexible working, progression, career development and through our global gender strategy. Gender justice is a key strategic impact area identified by Christian Aid for our work globally.

Although our gender pay gap is lower than many organisations in our sector and in the UK, we are not complacent

Public benefit

The trustees confirm that they have had regard to the Charity Commission's general guidance on public benefit when reviewing Christian Aid's aims and objectives, and in planning activities and setting policies and priorities for the year ahead.

Our objectives are the furtherance of charitable purposes that:

- relieve and combat poverty, malnutrition, hunger, disease, sickness or distress throughout the world
- advance or assist such other charitable work as may be carried out by or with the support of the sponsoring churches.

We carry out these objectives through working towards our essential purpose: to expose the scandal of poverty, to help root it out from the world in practical ways, and to challenge and change the systems that favour the rich and powerful over people who are living in poverty or marginalised.

The activities that we carry out to further our charitable purposes for the public benefit are concentrated on providing grants to, and otherwise supporting, our partner organisations in the countries where we work, for long-term development

and responding to emergencies, as well as vital campaigning, advocacy and education work on the causes of poverty.

Throughout this report we illustrate how our work furthers our charitable purposes and the significant benefits it brings to communities and individuals in developing countries in urgent need of support, regardless of race, creed or nationality.

The trustees confirm that they have had regard to section 172(1) of the Companies Act 2006 which details the trustees' duties to promote the success of the charity to achieve its charitable purposes. This trustees' report details the activities, policies and governance arrangements in place at the charity to achieve this aim.

Disclosure of trustees' interests

Two trustees are connected with other entities with which Christian Aid has entered into very minor arm's length transactions during the year. These trustees were not involved in the decisions to use the services of the suppliers to which they are connected. Nor has there been any board-level discussion of these suppliers that might construe a conflict. Trustees are not involved at the operational level of proposing projects, selecting suppliers or approving payments.

Trustee attendance register	Board		Committees	
	Total	Attended	Total	Attended
Hazel Baird ¹	4	4	3	3
Helene Bradley-Ritt ^{2,5}	4	2	7	5
Alexis Chapman ^{2,3,5}	4	3	9	7
Jennifer Cormack ^{2,4}	4	2	9	7
Mark Currie ²	4	4	5	5
Bala Gnanapragasam ¹	4	4	3	2
Pippa Greenslade ^{3,5}	4	2	4	4
Victoria Hardman	4	4	n/a	n/a
Liz Hughes	4	2	n/a	n/a
Martin Johnstone (from October 2019)	2	1	n/a	n/a
Mukami McCrum ^{3 **}	n/a	n/a	n/a	n/a
Alan D McDonald ^{3,5} (until October 2019)	2	2	n/a	n/a
Nick Moberly ¹	4	4	3	3
Nan Powell-Davies (from October 2019)	2	2	n/a	n/a
Margaret Swinson ^{1,4}	4	3	7	5
Valerie Traore	4	3	n/a	n/a
Rowan Williams ^{*1,2,3,4,5}	4	4	n/a	n/a

1. Audit and Risk committee
2. Finance, Fundraising and Investment committee
3. HR Governance and Strategy committee
4. Board Governance and Nominations committee
5. Remuneration committee

*Ex-officio

** on an agreed leave of absence during 2019/20

Policies

Fundraising

Our fundraising vision is a powerful movement of people, partners and communities, joined by our shared values. By mobilising and inspiring congregations, schools, leaders and individuals to give, act and pray, we seek transformation for these communities alongside people living at the sharp end of poverty and injustice.

Through diverse supporter engagement, we aim to provide a sustainable platform for Christian Aid that is not dependent on any single source of income. It also means we can campaign independently on the issues we believe will make the most difference. Fostering genuine supporter relationships is not only the most effective approach for Christian Aid, but also leads to transformation for all involved.

Christian Aid is registered with the Fundraising Regulator and is committed to legal, open, honest and respectful fundraising. We monitor regulatory developments, review policies and update training for staff and volunteers to ensure we maintain standards. Our suite of fundraising policies covers the standards and principles that underpin our approach to fundraising by way of voluntary income from individuals, churches and communities. Major gifts and funds from institutions are also covered. Our private sector (institutional) fundraising follows our due diligence process.

Christian Aid works with a number of third party agencies for fundraising, two of whom speak to supporters on the phone. In addition to training the call handlers, we have regular update sessions, monitor calls for quality each week and investigate fully in the rare event of a complaint. We apply the same standards to the third parties we work with in our fundraising activity, providing training and routine monitoring to ensure they represent Christian Aid appropriately.

We take protecting supporter data very seriously. Our data protection policy complies with – and, in some cases, goes beyond – General Data Protection Regulation (GDPR) requirements and our privacy policy is always accessible on our website. We never swap or sell supporter data and supporters can change their communication preferences at any time.

Voluntary scheme for regulating fundraising

Christian Aid has a large number of committed and active volunteers, engaged in a variety of activities from teaching in schools to writing for social media, organising support through

Our fundraising vision is a powerful movement of people, partners and communities, joined by our shared values

fundraising events or promoting our appeals and campaigns. Our volunteers give thousands of hours of their time across many different roles each year.

Our 14,000 organisers and church representatives run fundraising in their churches, particularly in Christian Aid Week when thousands of people come together to raise money through house-to-house collections and other activities (In next year's report we will reflect on how Christian Aid Week was transformed during lockdown.) Our professional fundraisers provide guidance and resources to support these volunteers.

We are incredibly grateful to our volunteers for all they do for Christian Aid. Together, they make a huge difference for the world's poorest people.

Complaints

Our supporter relationships are paramount, so all feedback is important to us. It is always taken into account when we review or plan activities and is shared with our leadership team on a regular basis. Our Supporter Care Charter outlines our promises to supporters and how they can feed back to us.

From 1 April 2019 to 31 March 2020, we sent 1,200,000 fundraising emails and 920,000 addressed direct mail pieces. We received 76 complaints in total (0.0036%).

Protection of vulnerable people

We want giving to Christian Aid to be a positive experience for all. We recognise that among the many people with whom we engage through our fundraising activity, there may be a small number who do not have the capacity, at the point of interaction, to understand fully the nature of the donation they are being asked to give, or the consequences of making that donation.

All staff follow best practice guidelines for dealing with adults at risk or in vulnerable circumstances, and children and young people. We have specific guidance regarding house-to-house collecting and receiving donations from people in vulnerable circumstances. Many of our supporters and collectors are themselves increasingly elderly, and therefore our group organisers, church representatives and volunteers are supported by staff, who receive regular safeguarding training.

Grants policy

We are committed to working in partnership with local and national organisations through a grant-making approach.

Grants to partner organisations are made within our agreed strategies. Grants for development programmes tend to be given on a three-year basis.

Project proposals are subject to a formal approval process before individual grants are approved. All projects are systematically monitored for the duration of their existence, and major projects are subject to a final evaluation process.

We act as a sub-contractor for a number of governments, including the UK Government. Under these contracts, we disburse grants to a range of donor-approved grantees. The selection, monitoring and evaluation of the performance of these grantees are subject to contract-specific performance measures.

Communicating with staff and volunteers

The Christian Aid Intranet is the main tool used by staff to access information across the organisation. The Yammer social network allows staff to communicate globally and to leave feedback.

Discussion and information sharing also takes place in all-staff meetings, departmental meetings, internal events and webinars that are broadcast live on Microsoft Teams to all Christian Aid offices globally. Staff receive the weekly newsletter Majority World News and can read the news highlights on the intranet homepage.

We are committed to open and accountable management of our employees, where development and recognition are acknowledged. Employees can raise concerns through their manager or through senior management, including the Chief Executive, or anonymously through the whistleblowing policy and the Ideas Box. Directors hold open door sessions and engage regularly with staff.

UK staff are encouraged to join a trade union and overseas staff are represented by elected coordinators. Unite and the National Union of Journalists are the recognised unions at Christian Aid. They help staff and elected coordinators during key consultations and with employee relations issues.

Good communications between staff and directors were critical during Christian Aid's restructuring in 2019–20 and the implementation of office closures and job losses. It continues to be vital that all staff are regularly informed of and consulted

about changes and developments within the organisation, with Standing Together, our global strategy 2019–26, forming the basis for our engagement.

Volunteers

Through a year of change for Christian Aid, our focus has been on bringing volunteers with us on our journey. We have tried to keep volunteers informed about our ideas and change processes, acting on their feedback to help us make the right decisions and to ensure Christian Aid continues to be a great place to volunteer.

Over the past year we have been supported by over 100 volunteers supporting our teams behind the scenes or in our offices; over 300 volunteers have represented Christian Aid in the community by speaking in churches; and over 15,500 volunteers have coordinated fundraising and campaigning in their churches.

Our office-based volunteers have recorded 7,500 hours of volunteering through our online Volunteer Portal, though we know this is only a fraction of the time actually given and we have more work to do in building up our picture of the true contribution of volunteers.

Christian Aid Week is a great opportunity to bring our volunteers together. Over 40,700 volunteers supported us in 2019, collecting door to door and hosting events, raising over £7.5 million.

We celebrated all these achievements during Volunteers' Week 2019, which saw a range of local events, quizzes, social media shout-outs and more.

All of this has gone hand-in-hand with our Big River Programme, our ongoing strategic change programme to reposition volunteers as strategic partners in achieving our organisational goals. This has included reaching out and connecting with other volunteer-involving organisations, such as Oxfam and Amnesty International, to gain more insight into how best we can deliver an excellent volunteer experience. We will continue to develop this area of work in 2020, when we expect to grow our volunteering team and add to our capacity and expertise to work with volunteers.

People matters

The skills, motivation and wellbeing of our staff are vital in ensuring we have the ability to deliver impactful programmes and activities around the world.

Over 40,700 volunteers
raised £7.5 million in
2019, collecting door to
door and hosting events

The People team has been integral to the implementation of Christian Aid's restructuring, with organisational development planning, preparing for and carrying out global consultations.

We have continued with the implementation of a global HR system and work has started on launching modules for performance management, learning management systems, and inducting new members of staff.

We work to support teams effectively in key locations such as Bangladesh, where emergency and ongoing humanitarian responses are required. We have improved our ability to recruit quickly and deploy surge capacity.

As the year ended, the People team has been supporting the organisational response to COVID-19, both in our humanitarian response and how the pandemic affects the working practices and wellbeing of our staff.

We have started looking at how we ensure that our staff capabilities are aligned with the new global strategy, through recruitment, performance management and opportunities for personal development. The need to develop the right organisational culture to deliver our strategy has also been identified. Work on this will continue into 2020–21.

Remuneration policy

Our remuneration policy is available on our website and is overseen by the Remuneration Committee of the board. The committee has delegated authority to provide governance oversight and input into principles and policies governing the pay and benefits of Christian Aid staff. Our remuneration policy looks to set salaries at the median quartile of comparators. A 2% pay rise was awarded to UK staff for the 2019/20 pay year.

International staff salaries are adjusted to give increases informed by International Monetary Fund analysis of local price inflation and subject to available funds.

The remuneration for the Chief Executive and key management personnel is reviewed and decided by the Remuneration Committee and, ultimately, the full board, in line with our remuneration policy. The following guiding principles are used in determining Chief Executive remuneration:

- transparency
- appropriateness and benchmarking against external comparators
- expertise and experience
- competitive recruitment and talent retention.

Diversity and inclusion

We strive to respect the diversity of all employees and volunteers, treating them fairly and equally, regardless of characteristics such as gender, religious belief, race or ethnic origin, sexual orientation, caste, culture, nationality, physical or mental disability, or age.

Wherever possible, applications from disabled people are encouraged, supported and their skills are developed, and we advertise annually in Living with Disability magazine.

Every reasonable measure is taken to adapt our premises and working conditions to enable disabled people to work or volunteer at Christian Aid.

We believe that the unequal distribution of power and unfair abuses of power are at the heart of poverty. Our corporate gender strategy, Gender Justice for All, sets out our aims, objectives and programmes in this area. We are using gender pay reporting requirements in the UK as a platform to work towards more visible organisation-wide gender pay profiling and reporting.

We are also holding conversations about race as we gain more feedback from our people, confirming our commitment to fairness, equality and consistency across our entire workforce.

Health, safety and security

In 2019/20, there were humanitarian responses in some of the world's most challenging and hard-to-reach locations. The relief efforts associated with these responses were often conducted in the context of armed conflict, and attacks on aid workers, exposing Christian Aid staff and partners to complex risks.

In Eastern Democratic Republic of Congo, political disenfranchisement, misinformation and conflict present NGOs with significant safety challenges. Community acceptance and collaboration with local partners is critical to enable programme activities to be carried out safely and sustainably. The lessons and success of our Ebola response here are helping us to adapt programmes to respond to COVID-19 and support vulnerable communities.

In Afghanistan, Burkina Faso, Nigeria and South Sudan, conflict dynamics have continued to challenge the access and the safety of Christian Aid staff and partners. In countries experiencing protests against perceived government corruption, staff have been dealing with high-stress environments and restrictions on their movement.

The lessons and success of our Ebola response are helping us to adapt programmes to respond to COVID-19

Our Health, Safety and Security staff have adapted our training courses to reflect changing risk environments and better support staff. There has been a significant improvement in the reporting of incidents, which enabled us to give prompt support to those affected.

Modern slavery

We are working to end slavery in all its forms both in practical ways and through our advocacy work. Our Modern Slavery statement is available on our website. In 2019, it focused on the gendered impacts of business practices on workers in global supply chains. We have started to work with our partners towards a United Nations binding treaty on business and human rights concerning the responsibility of Transnational Corporations (TNCs).

In the UK we work in partnership with the Ethical Trading Initiative and the Corporate Responsibility Coalition to ensure that the Modern Slavery Act is effectively implemented and strengthened over time.

We take steps to ensure that no forms of slavery or human trafficking are part of our business activities. Over the past year, we have continued to strengthen our procurement policy and practice and engaged in risk assessment exercises in our supply chains based on our updated Supplier Code of Conduct. We have developed risk assessment questions for procurement officers and budget holders to use. We have introduced a mandatory online training module for our staff, with guidance on how to implement our procurement policies and guidelines. We have also promoted the use of grievance mechanisms and reporting tools if anyone spots a risk of modern slavery in supply chains.

In our programme work, we tackle modern slavery through projects such as our support for migrant workers in garment sectors in India and Bangladesh and helping to register migrant Haitian workers in the Dominican Republic.

Carbon footprint update and Streamlined Energy and Carbon Reporting (SECR) compliance

Under SECR legislation, we are required to report some of our UK-based greenhouse gas emissions as part of our Annual Report. Specifically, we must report, as a minimum, our emissions from UK energy use and business vehicle travel.

Emissions reporting for SECR (UK office energy and business travel) for 2019/20

Emissions source	Quantity	Unit	Carbon foot-print (tCO ₂ e)	Scope
Electricity use, Interchurch House	243,773	KWh	67.6	2
Gas use, Interchurch House	269,839	KWh	49.8	1
Electricity use, UK regional offices	83,505	KWh	23.2	2
Gas use, UK regional offices	78,871	KWh	14.5	1
UK fuel use by Christian Aid vehicles	2,653	litres	6.2	1
UK vehicle travel in non-owned vehicles	150,098	vkm	26.6	3
TOTAL	-	-	187.8	

This represents a carbon intensity of 1.65kgCO₂e per £1000 of operational spend.

How this was calculated

All electricity at Interchurch House* was purchased from a certified renewable supplier in 2019/20. However, in compliance with UK government reporting standards, we have used 'location-based' reporting of our electricity emissions, which means that the carbon saving this creates is not included in the carbon footprint reported above. When the lower carbon associated with the purchase of renewable energy is taken into account, the total footprint is 120.2 tCO₂e (36% lower).

Carbon emissions have been calculated using Defra's 2019 greenhouse gas emissions factors. Travel in non-owned cars has been calculated using the factor for 'average car, unknown fuel'. Energy data was collected from energy bills for Interchurch House, with Christian Aid's share estimated based on our occupation of 79% of the space in the building.

** Interchurch House is Christian Aid's Head Office and office space is sublet to two other charities, Oasis and Restless Development. For the purposes of calculating the gas and electricity usage at Interchurch House, Christian Aid's share is 79% of the total use (with Oasis having 11% and Restless Development 10% of the total use).*

We have been at the forefront of international NGOs in driving down our carbon footprint

For UK regional offices, it was not possible to collect fresh data for 2019/20 due to the COVID crisis, and so we have assumed that the energy use at most of these offices has not changed since 2016/17. The one exception is the Birmingham office, as this moved to a new location between 2016/17 and 2019/20. Energy use here has been estimated, based on the typical office space taken up by 6 full-time employees.

Actions taken in 2019/20

Over the past decade we have been at the forefront of international non-governmental organisations in driving down our carbon footprint.

Between 2010/11 and 2016/17 we reduced our total emissions by 46% and halved our tCO₂e per full-time staff member and per £1000 of operational spend.

We continue to set ambitious targets and action plans for reducing our long-term carbon footprint, moving away from over-reliance on fossil fuels. We have successfully rolled out new video-conferencing and remote working technology across our offices and are trialling solar power at our offices in several countries.

The figures in the emissions table above represent a 42% reduction from the 2016/17 emissions from our UK offices and business travel (the year of our last carbon audit). Most of this reduction is due to a sharp drop in electricity use at Interchurch House and a reduction in the carbon intensity of UK grid electricity between 2016/17 and 2019/20.

UK vehicle travel also fell significantly, although gas use at Interchurch House rose by 9%. We will be analysing these numbers more closely when we carry out our next full carbon audit.

Statement of trustees' responsibilities

The trustees 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 in accordance with applicable law and FRS 102, the Financial Reporting Standards applicable in the UK and the 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 its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper 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 safe-guarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Information provided to auditors

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as the trustee is aware, there is no relevant audit information of which the company's auditors are unaware; and
- the trustee has taken all the steps that he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and to establish that the 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. Crowe U.K. LLP acted as Christian Aid's auditors until October 2019 when, following a tender process, Haysmacintyre LLP were appointed until October 2020.

The annual report and accounts, including the strategic report, is approved by the Board of Trustees on 29 September 2020 and signed on its behalf by the Chair of the Board:

A handwritten signature in black ink, appearing to read 'Rowan Williams', written in a cursive style.

Dr Rowan Williams

Chair of the Christian Aid Board of Trustees

8 October 2020

Auditor's report

Independent auditor's report to the members and trustees of Christian Aid

Opinion

We have audited the financial statements of Christian Aid for the year ended 31 March 2020 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Parent Charity Balance Sheets, the Consolidated Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 March 2020 and of the group's net movement in funds, including the income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statement set out on page 54, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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.

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or the parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Annual Report (which includes the strategic report and the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Annual Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and its environment obtained in the course of the audit, we have not identified

material misstatements in the Annual Report (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

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

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, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 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.



Anna Bennett
Senior Statutory Auditor

For and on behalf of:
Haysmacintyre LLP, Statutory Auditors
10 Queen Street Place, London EC4R 1AG
9 October 20

Financial statements

Consolidated statement of financial activities

(incorporating an income and expenditure account) for the year ended 31 March 2020

		2020 Unrestricted funds £'m	2020 Restricted funds £'m	2020 Total funds £'m	2019 Unrestricted funds £'m	2019 Restricted funds £'m	2019 Total funds £'m
	Notes						
Income							
Donations and legacies							
Donations from individuals	2	38.7	7.7	46.4	41.0	8.7	49.7
Institutional grants	3, 19-22	2.5	50.3	52.8	1.5	60.5	62.0
Charitable activities	4	5.9	-	5.9	7.7	-	7.7
Other trading activities		0.8	-	0.8	0.9	-	0.9
Investments		0.1	-	0.1	0.1	-	0.1
Total income		48.0	58.0	106.0	51.2	69.2	120.4
Expenditure							
Raising funds	5	13.7	0.9	14.6	14.2	0.8	15.0
Charitable activities							
Development	5	21.6	26.6	48.2	23.4	26.3	49.7
Humanitarian	5	8.9	32.6	41.5	8.3	39.1	47.4
Campaigning, advocacy, education	5	6.5	2.8	9.3	7.3	2.9	10.2
Total operational expenditure		50.7	62.9	113.6	53.2	69.1	122.3
Pension adjustment	23	(1.0)	-	(1.0)	1.5	-	1.5
Total expenditure		49.7	62.9	112.6	54.7	69.1	123.8
Net gains on investment		0.1	-	0.1	0.1	-	0.1
Net (expenditure)/income		(1.6)	(4.9)	(6.5)	(3.4)	0.1	(3.3)
Other recognised gains/(losses)							
Actuarial gains/(losses) on defined benefit pension scheme	23	12.1	-	12.1	1.8	-	1.8
Removal of pension surplus	23	(13.1)	-	(13.1)	(0.3)	-	(0.3)
Pension adjustment		(1.0)	-	(1.0)	1.5	-	1.5
Exchange translation difference arising on consolidation		0.2	-	0.2	(0.5)	-	(0.5)
Net movement in funds		(2.4)	(4.9)	(7.3)	(2.4)	0.1	(2.3)
Reconciliation of funds							
Total funds brought forward at 1 April		24.6	23.9	48.5	27.0	23.8	50.8
Total funds carried forward at	14,15	22.2	19.0	41.2	24.6	23.9	48.5

31 March

Balance sheets

	Notes	Consolidated group		Parent charity	
		2020 £'m	2019 £'m	2020 £'m	2019 £'m
Fixed assets					
Intangible assets	8	2.0	1.3	2.0	1.3
Tangible assets	8	6.1	6.4	6.1	6.3
Investments	9	14.3	15.5	14.7	15.9
		22.4	23.2	22.8	23.5
Current assets					
Stocks		0.9	0.3	0.9	0.3
Debtors	10	15.6	17.4	11.8	14.1
Short-term cash deposits		1.0	1.0	-	-
Cash at bank and in hand		9.9	13.5	6.8	10.1
		27.4	32.2	19.5	24.5
Liabilities					
Creditors: amounts falling due within one year	11	(6.3)	(5.5)	(5.9)	(5.5)
Net current assets		21.1	26.7	13.6	19.0
Total assets less current liabilities		43.5	49.9	36.4	42.5
Creditors: amounts falling due after more than 1 yr		(0.9)	(0.7)	(1.0)	(0.6)
Provision for liabilities		(1.4)	(0.7)	(1.4)	(0.6)
Net assets excluding pension liability		41.2	48.5	34.0	41.3
Defined benefit pension scheme liability	23	-	-	-	-
Net assets		41.2	48.5	34.0	41.3
Restricted funds					
Appeals and other donations	15	5.9	13.5	5.6	12.8
Institutional grants	15	13.1	10.4	9.8	6.8
Total restricted funds		19.0	23.9	15.4	19.6
Unrestricted funds					
Unrestricted funds		22.2	24.6	18.6	21.7
Pension reserve	23	-	-	-	-
Total unrestricted funds	14	22.2	24.6	18.6	21.7
Total funds		41.2	48.5	34.0	41.3

The notes on p63 to p91 form a full part of these financial statements. The financial statements were approved and authorised for issue on the authority of the board and signed on its behalf by:



Dr Rowan Williams

Chair of the Christian Aid Board of Trustees

8 October 2020

Consolidated statement of cash flows

for the year ended 31 March 2020

	31-Mar 2020 £m	31-Mar 2019 £m
Net deficit for the year before net gains on investments	(7.2)	(1.9)
Depreciation charges and amortisation of intangible fixed assets	0.9	0.8
Impairment losses on intangible fixed assets	0.4	-
Net gains on investments	(0.1)	(0.1)
Profit on the sale of fixed assets	-	-
Decrease /(Increase) in debtors	1.8	(4.3)
Increase in creditors	1.7	0.4
(Increase) / Decrease in stocks	(0.6)	0.1
FRS102 defined benefit pension contributions	(0.1)	-
Amounts related to the defined benefit pension schemes included within the accounts	(0.1)	(0.1)
Net cash provided by /(used in) operating activities	(3.3)	(5.1)
Interest from investments	0.1	0.1
Proceeds from the sale of fixed assets	-	-
Purchase of fixed assets	(1.7)	(1.4)
Proceeds from the sale of investments	11.1	4.1
Purchase of investments	(10.9)	(4.6)
Investments reclassified as cash	1.0	8.7
Net cash (used in)/provided by investing activities	(0.4)	6.9
Change in cash and cash equivalents in the year	(3.6)	1.8
Cash and cash equivalents at the beginning of the reporting period	14.5	13.2
Change in cash and cash equivalents due to exchange rate movements	-	(0.5)
Cash and cash equivalents at the end of the reporting period	10.9	14.5
Analysis of cash and cash equivalents		
Cash at bank and in hand	9.9	13.5
Short-term cash deposits	1.0	1.0
Total cash and cash equivalents	10.9	14.5
Cash and cash equivalents at the start of the year	14.5	13.2
Cash flows	(3.6)	1.3
Cash and cash equivalents at the end of the year	10.9	14.5

Notes to the financial statements

for the year ended 31 March 2020

1. Accounting policies

A description of the nature of the entity's operations and its principal activities is disclosed in the annual report accompanying the financial statements.

a. Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments, which are included at market valuation. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), applicable to charities preparing their accounts in accordance with FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

In the trustees' report there is a review of financial performance and of the charity's reserves position. There are adequate financial resources and the charity is well placed to manage business risks. The planning process, including financial projections, has taken into consideration the current economic climate, including the impact of the COVID-19 pandemic and its potential impact on the various sources of income and planned expenditure. It is a reasonable expectation that there are adequate resources to continue in operational existence for the foreseeable future. There is no material uncertainty to going concern.

The Statement of Financial Activities and balance sheet consolidate the financial statements of the charity and its subsidiary undertakings. The results of the subsidiaries are consolidated on a line-by-line basis. No separate income and expenditure account of the charity has been presented, as permitted by Section 408 of the Companies Act 2006 and paragraph 15.11 of the SORP. The gross income of the charity for the year was £98.9m (2019: £112.6m) and its gross expenditure was £106.8m (2019: £115.0m).

The group accounts include a 100 per cent consolidation of Christian Aid Trading Limited, Christian Aid Ireland Limited (a charitable company registered in Northern Ireland), Christian Aid Ireland Limited (a charitable company registered in the Republic of

Ireland), Christian Aid International (a charitable foundation registered in Spain) and Change Alliance (a company limited by share capital, incorporated in India). The group accounts also include a 71.25 per cent proportional consolidation of The British and Irish Churches Trust Limited, since Christian Aid's interest relates directly to its share of the underlying assets, liabilities and cash flows. Further details of the subsidiaries are given in note 17. With effect from April 1st 2020, Christian Aid Ireland Limited in Ireland and in Northern Ireland will no longer be included in the group accounts due to a change in control for those companies.

b. Fund accounting

Reserves are either unrestricted or restricted funds.

Restricted funds represent income to be used for a specific purpose as requested by the donor. Income and expenditure on these funds are shown separately within the Statement of Financial Activities and analysed into their main components in note 15.

Unrestricted funds are those that have not had a restriction placed on them by the donor. Designated unrestricted funds are those where the trustees have set aside monies from unrestricted funding for specific purposes. Details can be found in the trustees' report and in note 14.

c. Income

All incoming resources accruing to the charity during the year are recognised in the Statement of Financial Activities when entitled, probable and measurable. Incoming resources from charitable activities refer to contract income, which is recognised as unrestricted income in the period in which the income is earned, is probable of receipt and can be measured with reliability.

Gifts in kind for use by the charity are included in the accounts at their approximate market value at the date of receipt. Gifts in kind for distribution are included in the accounts at their approximate fair value at the date of receipt by Christian Aid.

Pecuniary legacies are recognised when there is entitlement, which is deemed to be when Christian Aid has been notified of a legacy from the bequest's executors of the estate, the legacy can be measured reliably, and there is probability of receipt. For residual legacies, entitlement is deemed to be the earlier of approved estate accounts and notification of a pending

payment or actual payment being received in the accounting period. No value is included where a legacy is subject to a life interest held by another party.

d. Expenditure

All expenditure is accounted for on an accruals basis and is classified under headings that aggregate all costs related to that category. The costs of each staff team, including a relevant proportion of support costs allocated on a usage basis, are allocated across the headings of fundraising and charitable activities based on the proportion of time spent on each of these areas of work.

Expenditure on raising funds includes all expenditure incurred by a charity to raise funds for its charitable purposes. It comprises the costs of advertising, profile-raising, digital fundraising, producing publications and digital materials, printing and mailing fundraising material as well as costs incurred in commercial trading activities and investment management costs, the staff in these areas and an appropriate allocation of support costs.

Costs of charitable activities include direct expenditure incurred through grants to partners and operational activities and an appropriate allocation of support costs. Grants to partners are recognised as expenditure when there is a legal or constructive obligation to make the grant. This is usually immediately prior to a payment being made. Grant expenditure also includes grants made through sub-contractors.

Support costs include the central or regional office functions such as facilities management, finance, human resources and information systems as well as governance costs. Governance costs represent the costs associated with the governance arrangements of the charity as opposed to those costs associated with fundraising or charitable activities.

e. Intangible fixed assets

Intangible fixed assets costing over £5,000 are capitalised at cost. Intangible fixed assets include software costs. They are amortised over four years, their estimated useful lives.

f. Tangible fixed assets and depreciation

Tangible fixed assets costing over £5,000 are capitalised at cost. Depreciation is provided in order to write off the cost of tangible fixed assets over their estimated useful economic lives, on a straight-line basis, as follows:

Freehold land	Nil
Freehold properties	50
Leasehold properties	5 years
Leasehold improvements	5 years
Office furniture, fittings, equipment	5 years
Motor vehicles	5 years
Computer equipment	4 years

Assets in the course of construction are not depreciated while in construction. Once the construction is completed the cost is transferred to another fixed asset class and depreciated accordingly.

g. Stocks

Gifts in kind are valued at the lower of market value and value to the charity.

h. Pension costs

Past service costs and other finance costs have been recognised immediately in the Statement of financial activities. Actuarial gains and losses are also recognised immediately in the statement of financial activities. This is in accordance with FRS102.

As a result of the ruling in the Lloyds Bank High Court Case on 26 October 2018, we included in the statement of financial activities for the year to 31 March 2019 an allowance of £1.5m for the impact of GMP equalisation, equivalent to 2% of FRS102 liabilities. During the current financial year the Pension Trustee has carried out some additional work which has produced a more accurate number of 0.32% resulting in a credit of £1.1m in the statement of financial activities for the year to 31 March 2020.

On 30 June 2007 the scheme was closed to new entrants and for future accrual for members.

The resulting defined pension scheme asset or liability is shown separately on the face of the balance sheet.

Defined Contribution Scheme - Christian Aid also operates a defined contribution scheme for employees. The charity's contributions to the scheme are charged in the statement of financial activities in the period in which the contributions are payable.

i. Taxation & irrecoverable VAT

Christian Aid is a registered charity and as such is potentially exempt from taxation of its income and gains to the extent that they fall within the charity exemptions in the Corporation Taxes Act 2010 or Section 256 Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

In common with many other charities, Christian Aid is unable to recover the majority of VAT that is incurred on purchases of goods and services in the UK. The amount of VAT that cannot be recovered is included within the appropriate underlying cost and was £1.0m for the year (2019: £1.3m).

j. Foreign currencies

Foreign currency balances have been translated at the exchange rate ruling at the balance sheet date. Income and expenditure transactions have been translated at the prevailing rate at the time of the transaction.

k. Fixed asset investments

Fixed asset investments are stated at market value at the balance sheet date unless stated otherwise in the notes to the accounts. The SOFA includes the net gains and losses arising from disposals and revaluations throughout the year.

l. Operating leases

Rentals applicable to operating leases are charged to the consolidated statement of financial activities in the period to which the cost relates.

m. Critical accounting judgements and key source of estimation uncertainties

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 on-going 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 the current and future periods.

The key sources of estimation uncertainty or judgement that have a significant effect on the amounts recognised in the financial statements are the timing of recognition of income, particularly legacy income, and the valuation of the defined benefit pension scheme. The accounting policies in these areas are detailed above.

n. Financial instruments

Christian Aid has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost).

Financial assets held at amortised cost comprise cash at bank and in hand, short term cash deposits and the group's debtors excluding prepayments and accrued income. Financial liabilities held at amortised cost comprise the group's short and long term creditors excluding deferred income and accrued expenditure. No discounting has been applied to these financial instruments on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial. The values of basic financial instruments are given in note 18a.

Christian Aid uses derivative financial instruments to manage its exposure to foreign currency exchange risks, including foreign exchange forward contracts. The fair value of these instruments is calculated at the balance sheet date by comparison between the rate implicit in the contract and the exchange rate at that date. Details of derivative financial instruments are given in note 18b.

o. Provisions

Provisions are recognised when Christian Aid has a present legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Provisions are measured at the present value of the expenditure expected to be required to settle the obligation using a rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognised as an interest expense. No discounting has been applied on the basis that the amounts involved and the periods over which amounts will be settled are such that any discounting would be immaterial.

2. Donations from individuals

	2020 Unrestricted £'m	2020 Restricted £'m	2020 Total £'m	2019 Unrestricted £'m	2019 Restricted £'m	2019 Total £'m
Christian Aid Week	8.1	-	8.1	8.6	-	8.6
Appeals	4.7	6.5	11.2	3.3	7.3	10.6
Legacies	10.6	0.1	10.7	13.5	-	13.5
Regular gifts	13.0	-	13.0	13.3	-	13.3
Other donations	2.3	1.1	3.4	2.3	1.4	3.7
Total donations	38.7	7.7	46.4	41.0	8.7	49.7

Total donations of £46.4m (2019: £49.7m) includes £4.0m of tax recovered through tax efficient giving (2019: £3.7m). Legacies of which we have been notified, but not recognised as income, are valued at £11.3m (2019: £5.3m).

Total donations include gifts in kind valued at £0.3m (2019: £0.3m).

Donations received from the public and churches in the Isle of Man (excluding Government grants) during 2019/20, included above, were £42,426 (2019: £18,315).

3. Institutional grants

	Note	2020 Unrestricted £'m	2020 Restricted £'m	2020 Total £'m	2019 Unrestricted £'m	2019 Restricted £'m	2019 Total £'m
Department for International Development	19	0.2	3.2	3.4	-	2.4	2.4
European Commission		0.3	7.3	7.6	0.2	4.2	4.4
Irish Aid		-	4.6	4.6	-	4.5	4.5
United States Agency for International Development (USAID)		0.6	4.4	5.0	0.8	7.1	7.9
Scottish Government		-	0.4	0.4	-	0.3	0.3
Isle of Man Government		-	0.3	0.3	-	0.4	0.4
United Nations World Food Programme (WFP)		0.2	10.6	10.8	0.4	19.0	19.4
United Nations		0.2	8.7	8.9	0.4	9.1	9.5
Other governments and public authorities		1.0	10.8	11.8	(0.3)	13.5	13.2
Total institutional grants		2.5	50.3	52.8	1.5	60.5	62.0

Total institutional grants from United Nations World Food Program of £10.8m (2019: £19.4m) includes gifts in kind valued at £9.3m (2019: £13.9m).

4. Charitable activities

	2020 Unrestricted £'m	2020 Restricted £'m	2020 Total £'m	2019 Unrestricted £'m	2019 Restricted £'m	2019 Total £'m
UK Government - Department for International Development						
SABI accountability programme in Sierra Leone	1.7	-	1.7	1.3	-	1.3
STAR accountability programme in Ghana	4.2	-	4.2	6.0	-	6.0
Save the Children International						
Primary healthcare	-	-	-	0.4	-	0.4
Total income from charitable activities	5.9	-	5.9	7.7	-	7.7

5. Total operational expenditure

2020		Grants to partner organisations £'m	Other direct costs		Allocation of support costs		2020 Total £'m
			Staff costs £'m	Non staff costs. £'m	Staff costs £'m	Non staff costs £'m	
	Notes	5.1			5.2	5.2	
Raising funds		-	7.0	5.8	1.0	0.8	14.6
Charitable activities:							
Development		22.3	12.4	7.6	3.2	2.7	48.2
Humanitarian		20.9	6.2	11.7	1.5	1.2	41.5
Campaigning, advocacy and education		1.9	4.4	1.7	0.7	0.6	9.3
Total charitable activities		45.1	23.0	21.0	5.4	4.5	99.0
Total operational expenditure		45.1	30.0	26.8	6.4	5.3	113.6

2019		Grants to partner organisations £'m	Other direct costs		Allocation of support costs		2019 Total £'m
			Staff costs £'m	Non staff costs £'m	Staff costs £'m	Non staff costs £'m	
	Notes	5.1			5.2	5.2	
Raising funds		-	6.4	6.9	1.1	0.6	15.0
Charitable activities:							
Development		21.7	12.2	11.2	2.9	1.7	49.7
Humanitarian		21.6	5.4	18.6	1.1	0.7	47.4
Campaigning, advocacy and education		2.4	4.3	2.3	0.7	0.5	10.2
Total charitable activities		45.7	21.9	32.1	4.7	2.9	107.3
Total operational expenditure		45.7	28.3	39.0	5.8	3.5	122.3

Expenditure on raising funds includes all expenditure incurred by Christian Aid to raise funds for its charitable purposes. It comprises the costs of advertising, profile-raising, digital fundraising, producing publications and printing and mailing fundraising material, costs incurred in commercial trading activities and investment management costs, the staff in these areas and an appropriate allocation of support costs.

Charitable activities include expenditure incurred through grants to partners, direct programme implementation expenditure and operational activities and an appropriate allocation of support costs.

5.1 Grant expenditure analysed by region

	2020 £'m	2019 £'m	2020 %	2019 %
Africa	27.5	27.9	61%	62%
Asia and the Middle East	11.8	11.1	26%	24%
Latin America and the Caribbean	4.1	4.7	9%	10%
Europe	0.1	0.2	0%	0%
Global	1.6	1.8	4%	4%
Total grants to partner organisations	45.1	45.7	100%	100%

5.2 Allocation of support costs

	Basis of allocation	2020 Staff costs £'m	2020 Other costs £'m	2020 Total £'m	2019 Total £'m
Management and facilities	Headcount	2.2	3.1	5.3	2.3
Finance and compliance	Headcount	2.1	0.5	2.6	2.5
Human resources	Headcount	1.0	0.4	1.4	1.9
Information and communication technology	Headcount	1.1	1.3	2.4	2.6
Total support costs		6.4	5.3	11.7	9.3

Included within £2.1m Finance and Compliance is £0.5m (2019: £0.4m) for governance-related costs.

Management and facilities includes incremental: change programme costs, fixed asset impairment and project costs associated with our CRM and financial systems roll out.

HR: 2019 included Maternity/Paternity, now allocated to individual teams.

6. Staff and trustee costs

	2020	2019
Staff costs of Britain-, Ireland- and Spain-based staff	£'m	£'m
Salaries	17.7	17.5
Pension contributions	1.2	1.0
National Insurance contributions	1.8	1.8
Benefits in kind	-	-
Total staff costs (Britain-, Ireland- and Spain-based)	20.7	20.3
Staff cost of overseas based staff	15.8	13.8
Total staff costs	36.5	34.1

Total staff costs include £1.1m of redundancy and termination payments (2019: £0.4m).

The key management of the charity comprises the Chief Executive and the five directors of the organisation (Corporate Services, Policy, Public Affairs and Campaigns, Fundraising and Supporter Engagement, Strategy and Change, and International). The total remuneration and benefits, including salary and employer's National Insurance and employer's pension contributions, of the key management personnel of the charity was £650,850 (2019: £643,365).

The salary of the Chief Executive, the highest paid employee, was £134,640 (2019: £131,476). The CEO's expenses were £4,941 (2019: £4,049) mainly in respect of overseas travel as a representative of Christian Aid and visiting partners.

Headcount by location	2020	2019
Britain, Ireland- and Spain-based staff	463	484
Overseas-based staff	540	492
Total headcount	1,003	976

(6. Staff and trustee costs, continued)

The number of higher-paid staff with emoluments falling in the following ranges were:

	2020	2019
£120,000 to £139,999	1	1
£110,000 to £119,999	-	1
£100,000 to £109,999	-	-
£90,000 to £99,999	4	3
£80,000 to £89,999	7	1
£70,000 to £79,999	14	9
£60,000 to £69,999	24	13

The analysis of higher-paid staff includes redundancy and termination payments arising from the restructuring of the charity.

Trustees' expenses and number of trustees who claimed expenses during the year:

No emoluments are paid to trustees. Trustees are reimbursed for their incidental expenses in attending board, executive and other meetings. Additionally, trustees may occasionally visit Christian Aid partners and programmes overseas with costs of such trips being met by the charity. The total in expenses paid to trustees was £5,493 (2019: £13,102). The number of trustees who claimed expenses is 10 (2019: 10).

7. Statement of financial activities

Net movement in funds is stated after the following charges:

	Consolidated group		Parent charity	
	2020 £'000	2019 £'000	2020 £'000	2019 £'000
Auditors' remuneration (exclusive of VAT)				
Fees payable to parent charity's auditors for the audit of the charity's annual accounts	45	63	45	63
Fees payable to parent charity's auditors for the audit of the charity's subsidiaries pursuant to legislation	3	4	3	4
Total audit fees	48	67	48	67
Other services	41	34	41	34
Total fees payable to parent charity's auditors	89	101	89	101
Rental costs in relation to operating leases - land and buildings	28	41	345	246
Investment manager's fee	16	25	16	29

8. Fixed assets

a. Intangible fixed assets

	Computer software £'m	In development £'m	Total £'m
Cost			
At 1 April 2019	4.1	-	4.1
Additions	0.1	1.2	1.3
Impairment	(0.7)	-	(0.7)
At 31 March 2020	3.5	1.2	4.7
Amortisation and impairment			
At 1 April 2019	2.8	-	2.8
Charge in year	0.2	-	0.2
Impairment	(0.3)	-	(0.3)
At 31 March 2020	2.7	-	2.7
Net book value			
At 31 March 2020	0.8	1.2	2.0
At 1 April 2019	1.3	-	1.3
Held by parent charity	0.8	1.2	2.0
Held by subsidiaries	-	-	-

An impairment loss on internally-generated intangible assets was recognised in operating expenditure during the year, being the write off of CRM software development costs.

8b. Tangible fixed assets

	Central office freehold £'m	Leasehold improvements £'m	Computer equipment £'m	Office furniture, fittings & equipment £'m	Motor vehicles £'m	Total £'m
Cost						
At 1 April 2019	5.1	3.3	2.3	0.9	1.5	13.1
Additions	-	0.1	0.1	0.1	0.1	0.4
Disposals	-	-	-	-	(0.1)	(0.1)
At 31 March 2020	5.1	3.4	2.4	1.0	1.5	13.4
Depreciation						
At 1 April 2019	0.1	2.9	1.9	0.7	1.1	6.7
Charge in year	-	0.1	0.3	0.1	0.2	0.7
Disposals	-	-	-	-	(0.1)	(0.1)
At 31 March 2020	0.1	3.0	2.2	0.8	1.2	7.3
Net book value						
At 31 March 2020	5.0	0.4	0.2	0.2	0.3	6.1
At 1 April 2019	5.0	0.4	0.4	0.2	0.4	6.4
Held by parent charity	5.0	0.3	0.2	0.3	0.3	6.1
Held by subsidiaries	-	-	-	-	-	-

9. Investments

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
As at 31 March				
Gilts – UK	-	3.1	-	3.1
Fixed-interest securities	-	5.5	-	5.5
Sterling deposits	10.3	2.6	10.3	2.6
Unlisted investments	-	0.2	-	0.2
Investments in subsidiary undertakings	-	-	0.4	0.4
Programme-related investments	0.2	0.3	0.2	0.3
Property-related investments	3.8	3.8	3.8	3.8
Total investments	14.3	15.5	14.7	15.9

Movement during the year				
At the beginning of the year	15.5	23.5	15.9	23.9
Cost of acquisitions	10.9	4.6	9.0	4.6
Disposals	(11.1)	(4.1)	(9.2)	(4.1)
Reclassified as cash	(1.0)	(8.7)	(1.0)	(8.7)
Net gains/(losses) on investment	-	0.2	-	0.2
Total investments	14.3	15.5	14.7	15.9

In March 2020 Christian Aid moved to a new Investment Manager and as a result moved all gilts and fixed interest investments into cash before the implementation of a new investment strategy during the year to 31 March 2020.

At March 2020 a provision has been set against the unlisted investment of £0.2m in Divine Chocolate Limited.

Programme-related investments consist of social investment loans to co-operatives in Nicaragua and Honduras. The Trustees are satisfied that making these loans constitutes programme investments that furthers the objects of the charity.

Property related investments were valued by Cluttons at 1.4.18.

Investments (other than cash) forming more than 5% of the investment portfolio were as follows:

	2020 £'m	2020 %	2019 £'m	2019 %
UK Treasury 1.5% 22/01/2021	-	-	1.7	16.1
UK Treasury 0.5% 22/07/2022	-	-	0.7	6.5
KfW 5.55% 07/06/2021	-	-	0.7	6.4
UK Treasury 2.0% 07/09/2025	-	-	0.5	5.0

10. Debtors

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
Prepayments	0.8	0.8	0.7	0.6
Accrued income	12.5	14.8	9.0	11.9
Other debtors	2.3	1.7	1.8	1.1
Amounts due from subsidiary undertakings	-	0.1	0.3	-
Amounts due from connected charities	-	-	-	0.5
Total debtors	15.6	17.4	11.8	14.1

11. Liabilities

11.1 Creditors: amounts falling due within one year

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
Interest-free loans from supporters	0.1	0.1	0.1	0.1
Trade creditors	0.8	1.5	0.4	1.5
Deferred income	0.9	0.9	0.8	0.9
Tax and social security	0.6	0.6	0.6	0.5
Other creditors	1.2	1.1	1.2	1.0
Accruals	2.7	1.3	2.8	1.5
Total creditors	6.3	5.5	5.9	5.5

Movement on deferred income during the year:

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
Balance brought forward	0.9	0.9	0.9	0.8
Released to income	(0.9)	(0.9)	(0.9)	(0.8)
Received in year	0.9	0.9	0.8	0.9
Balance carried forward	0.9	0.9	0.8	0.9

11.2 Creditors: amounts falling due after more than one year

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
Long term creditors	0.9	0.7	0.9	0.6

Christian Aid has recognised £0.9m (2019: £0.7m) of creditors falling due after more than one year. This amount relates to pension benefits due to overseas staff.

11.3 Provision for liabilities

	Consolidated group		Parent charity	
	2020 £'m	2019 £'m	2020 £'m	2019 £'m
Provision for liabilities	1.4	0.7	1.4	0.6

Christian Aid has recognised a liability of £1.4m (2019: £0.7m) for the cost of all benefits to which employees are entitled at the end of the reporting period that have yet to be paid.

Provision for liabilities includes a liability for paid annual leave, paid sick leave and termination benefits.

12. Future commitments

In addition to the amounts shown as creditors in these accounts, there are also commitments to projects which have been accepted in principle by Christian Aid's board and are expected to be recommended for funding in 2020/21.

	Consolidated group		Parent charity	
	2020	2019	2020	2019
	£'m	£'m	£'m	£'m
Commitments	1.2	1.9	1.2	1.9

13. Operating lease income and commitments

At 31 March 2020 the total of future minimum operating lease income receivable under non-cancellable operating leases amounted to:

	Consolidated group		Parent charity	
	2020	2019	2020	2019
	£'m	£'m	£'m	£'m
Land and buildings - within one year	0.2	0.2	0.2	0.2
Land and buildings - between two and five years	0.2	1.1	0.2	1.1
	0.4	1.3	0.4	1.3

At 31 March 2020 the total of future minimum lease commitments payable under non-cancellable operating leases amounted to:

	Consolidated group		Parent charity	
	2020	2019	2020	2019
	£'m	£'m	£'m	£'m
Building leases - within one year	-	0.2	0.3	0.2
Building leases - between two and five years	-	1.8	1.4	2.0
	-	2.0	1.7	2.3

14. Unrestricted funds

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Gains and losses £'m	Transfers £'m	Closing balance £'m
Consolidated group						
General funds	17.0	46.3	(49.5)	0.3	-	14.1
Land and property	5.0	-	-	-	-	5.0
Operational reserves	22.0	46.3	(49.5)	0.3	-	19.1
Other fixed assets	2.6	1.7	(1.2)	-	-	3.1
Consolidated group total unrestricted funds	24.6	48.0	(50.7)	0.3	-	22.2
Parent charity						
Total unrestricted funds	21.7	45.7	(48.9)	0.1	-	18.6

14.1 Prior year unrestricted funds

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Gains & losses £'m	Transfers £'m	Closing balance £'m
Consolidated group						
General funds	19.9	51.2	(51.9)	(0.4)	(1.8)	17.0
Land and property	5.0	-	-	-	-	5.0
Operational reserves	24.9	51.2	(51.9)	(0.4)	(1.8)	22.0
Other fixed assets	2.1	-	(1.3)	-	1.8	2.6
Consolidated group total unrestricted funds	27.0	51.2	(53.2)	(0.4)	-	24.6
Parent charity						
Total unrestricted funds	24.3	48.1	(50.5)	(0.2)	-	21.7

15. Restricted funds

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Currency Translation £'m	Closing balance £'m
Consolidated group					
Christian Aid humanitarian appeals:					
East Africa Crisis Appeal 2017	1.1	-	(0.7)		0.4
Nepal Earthquake 2015	2.4	-	(0.8)		1.6
South Sudan Crisis Appeal 2015	0.2	-	(0.2)		-
Syria Crisis 2013	0.5	-	(0.2)		0.3
South Asia floods 2016	0.1	0.1	(0.1)		0.1
Rohingya Crisis Appeal 2017	0.5	0.1	(0.2)		0.4
Kerala Floods Crisis 2018	0.4	-	(0.2)		0.2
Indonesia Tsunami Appeal 2018	0.6	0.1	(0.4)		0.3
Malawi-Zimbabwe Cyclone Idai 2019	0.6	1.6	(0.3)		1.9
Ebola Outbreak Appeal 2019	-	0.1	(0.1)		-
	6.4	2.0	(3.2)	-	5.2
Disasters Emergency Committee appeals:					
Nepal Earthquake 2015	0.1	-	(0.1)		-
Yemen Crisis 2017	0.1	-	(0.1)		-
Rohingya Crisis Appeal 2017	-	0.5	(0.5)		-
Indonesia Tsunami Appeal 2018	-	0.9	(0.9)		-
Malawi-Zimbabwe Cyclone Idai 2019	-	1.4	(1.4)		-
	0.2	2.8	(3.0)	-	-
CA and DEC appeals	6.6	4.8	(6.2)	-	5.2
Charity gifts and other	(0.2)	0.6	(0.7)		(0.2)
Denominational appeals	0.1	0.3	(0.3)		0.1
In Their Lifetime	0.1	0.4	(0.3)		0.3
Denominational appeals, charity gifts and other	-	1.3	(1.2)	-	0.2
Legacies	1.3	-	(0.7)		0.6
Appeals and other donations	8.0	6.1	(8.1)	-	6.0
Institutional grants	15.9	51.9	(54.8)	-	13.0
Total restricted funds	23.9	58.0	(62.9)	-	19.0

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Transfers £'m	Closing balance £'m
Parent charity					
Appeals and other donations	12.8	4.7	(6.0)	(5.9)	5.6
Institutional grants	6.8	49.1	(52.0)	5.9	9.8
Total restricted funds	19.6	53.8	(58.0)	-	15.4

15.1 Prior year restricted funds

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Transfers £'m	Closing balance £'m
Consolidated group					
In Their Lifetime	-	0.5	(0.6)	0.2	0.1
Denominational appeals	1.1	1.0	(0.8)	(0.5)	0.8
Christian Aid humanitarian appeals:					
East Africa Crisis Appeal 2017	1.6	-	(0.6)	0.1	1.1
Gaza Middle East 2012	0.3	-	(0.3)	-	-
Hurricane Matthew Haiti 2016	-	-	(0.1)	0.1	-
Nepal Earthquake 2015	2.9	-	(0.5)	-	2.4
Philippines Typhoon Haiyan 2013	(0.1)	-	-	0.2	0.1
Refugee Crisis Appeal 2015	0.2	-	(0.3)	0.1	-
South Sudan Crisis Appeal 2015	0.2	-	(0.1)	0.1	0.2
Syria Crisis 2013	0.7	0.1	(0.2)	-	0.6
South Asia floods	0.2	-	(0.1)	-	0.1
Rohingya Crisis Appeal	1.0	0.1	(0.6)	-	0.5
Kerala Floods Crisis 2018	-	0.4	(0.1)	-	0.3
Indonesia Tsunami Appeal 2018	-	0.7	(0.2)	-	0.5
Malawi - Zimbabwe Cyclone Idai 2019	-	0.7	-	-	0.7
Disasters Emergency Committee appeals:					
Nepal Earthquake 2015	0.1	-	-	-	0.1
Yemen Crisis 2017	0.1	0.6	(0.6)	-	0.1
East Africa Crisis Appeal 2017	0.4	0.7	(1.1)	-	-
Rohingya Crisis Appeal 2017	0.1	0.4	(0.5)	-	-
Indonesia Tsunami Appeal 2018	-	0.4	(0.4)	-	-
Legacies	2.4	-	(0.8)	(0.2)	1.4
Other donations	2.4	3.2	(1.0)	(0.1)	4.5
Appeals and other donations	13.6	8.7	(8.8)	-	13.5
Institutional grants	10.2	60.5	(60.3)	-	10.4
Total restricted funds	23.8	69.2	(69.1)	-	23.9

The transfers reflected above are part of the 2019 financial year end closure exercise.

	Opening balance £'m	Incoming resources £'m	Resources expended £'m	Transfers £'m	Closing balance £'m
Parent charity					
Appeals and other donations	12.8	7.8	(7.8)	-	12.8
Institutional grants	6.6	56.7	(56.5)	-	6.8
Total restricted funds	19.4	64.5	(64.3)	-	19.6

16. Analysis of net assets

Fund balances as at 31 March 2020 are represented by:

	Unrestricted funds		Restricted funds	Total
	Fixed assets £'m	Other £'m	£'m	£'m
Consolidated group				
Fixed assets	8.1	-	-	8.1
Investments	-	14.3	-	14.3
Current assets	-	8.4	19.0	27.4
Current liabilities	-	(6.3)	-	(6.3)
Long-term liabilities	-	(0.9)	-	(0.9)
Provision for liabilities	-	(1.4)	-	(1.4)
Pension liability	-	-	-	-
Total net assets	8.1	14.1	19.0	41.2
Parent charity				
Fixed assets	8.1	-	-	8.1
Investments	-	14.3	0.4	14.7
Current assets	-	4.5	15.0	19.5
Current liabilities	-	(5.9)	-	(5.9)
Long-term liabilities	-	(1.0)	-	(1.0)
Provision for liabilities	-	(1.4)	-	(1.4)
Pension liability	-	-	-	-
Total net assets	8.1	10.5	15.4	34.0

16.1 Prior year analysis of net assets

Fund balances as at 31 March 2019 are represented by:

	Unrestricted funds		Restricted funds	Total
	Fixed assets £'m	Other £'m	£'m	£'m
Consolidated group				
Fixed assets	7.7	-	-	7.7
Investments	-	15.5	-	15.5
Current assets	-	8.3	23.9	32.2
Current liabilities	-	(5.5)	-	(5.5)
Long-term liabilities	-	(0.7)	-	(0.7)
Provision for liabilities	-	(0.7)	-	(0.7)
Pension liability	-	-	-	-
Total net assets	7.7	16.9	23.9	48.5

Parent charity				
Fixed assets	7.6	-	-	7.6
Investments	-	15.5	0.4	15.9
Current assets	-	5.3	19.2	24.5
Current liabilities	-	(5.5)	-	(5.5)
Long-term liabilities	-	(0.6)	-	(0.6)
Provision for liabilities	-	(0.6)	-	(0.6)
Pension liability	-	-	-	-
Total net assets	7.6	14.1	19.6	41.3

17. Subsidiary undertakings and related party transactions

a. The Christian Aid group comprises the parent charity (Christian Aid) and six subsidiary undertakings. The results for the year of the subsidiary undertakings are given below.

Christian Aid Ireland Ltd (Northern Ireland) (CA NI)

A charitable company limited by guarantee, incorporated in Northern Ireland, Christian Aid Ireland (Northern Ireland) was established by the Irish Churches and Christian Aid to further develop the work of Christian Aid in Northern Ireland. Christian Aid (Northern Ireland) is consolidated by virtue of common control as nine out of 13 trustees are appointed by Christian Aid. It is consolidated on a line by-line basis in line with FRS102. The Christian Aid Ireland (Northern Ireland) year end was 31 March 2020.

Christian Aid Ireland Ltd (Republic of Ireland) (CA ROI)

A charitable company limited by guarantee, incorporated in Republic of Ireland, Christian Aid Ireland (Republic of Ireland) was established by the Irish Churches and Christian Aid to further develop the work of Christian Aid in Republic of Ireland. Christian Aid Ireland (Republic of Ireland) is consolidated by virtue of common control as 9 out of 13 trustees are appointed by Christian Aid. It is consolidated on a line-by-line basis in line with FRS102. The Christian Aid Ireland (Republic of Ireland) year end was 31 March 2020.

Christian Aid International (CA INT)

A charitable foundation registered in Spain, Christian Aid International operates under the brand name InspirAction with the objective of raising awareness of, and funds for, some of the world's poorest and most marginalised communities. Christian Aid is the sole member with authority to appoint and remove trustees from the foundation and Christian Aid International is therefore consolidated by virtue of common control. It is consolidated on a line-by-line basis in the Christian Aid group financial statements, in line with FRS 102. The Christian Aid International year end was 31 March 2020.

The British and Irish Churches Trust Ltd (BICT)

A charitable company limited by guarantee, incorporated in England and Wales. It owns the freehold title to Interchurch House and three residential properties, acting as custodian trustee for Christian Aid and Churches Together in Britain and Ireland (CTBI). The year end of this company was 31 December 2019, the date of CTBI's year end. The figures below represent Christian Aid's 71.25 per cent interest. The reserves retained within BICT are related to the management of Interchurch House.

Christian Aid Trading Ltd (CAT)

A company limited by share capital, incorporated in England and Wales. Its two shares are held by Christian Aid. Christian Aid Trading Ltd carries out the trading and commercial promotional activities of Christian Aid, the incorporated charity. The net taxable profit is transferred by Gift Aid to Christian Aid. The Christian Aid Trading Ltd year end was 31 March 2020.

Change Alliance (CH A)

A company limited by share capital, incorporated in India. Its shares are held by employees of Christian Aid as nominees. Change Alliance India is a for-profit organisation which, with partners, is currently undertaking Christian Aid's activities in India. The Change Alliance year end was 31 March 2020.

17.1 Subsidiary undertakings

	2020 CA NI £'m	2020 CA ROI £'m	2020 CA INT £'m	2020 BICT £'m	2020 CAT £'m	2020 CH A £'m	2019 CA NI £'m	2019 CA ROI £'m	2019 CA INT £'m	2019 BICT £'m	2019 CAT £'m	2019 CH A £'m
Total incoming resources	2.0	7.7	0.4	1.2	0.1	0.9	2.3	6.8	0.3	0.7	0.1	1.1
Total resources expended	(2.0)	(7.2)	(0.3)	(1.2)	-	(0.9)	(2.5)	(6.7)	(0.3)	(0.7)	-	(1.0)
Net incoming resources	-	0.5	0.1	-	0.1	-	(0.2)	0.1	-	-	0.1	0.1
Revaluation on translation		(0.3)					-	(0.2)	-	-	-	-
Gift Aided to Christian Aid					(0.1)		-	-	-	-	(0.1)	-
Retained surplus/(deficit) for the year	-	0.2	0.1	-	-	-	(0.2)	(0.1)	-	-	-	0.1
Total assets	1.4	5.7	0.1	0.1	0.2	0.6	1.3	5.3	0.1	0.1	0.3	0.1
Total liabilities	(0.2)	(0.3)	0.1	(0.1)	-	(0.4)	(0.1)	(0.1)	-	(0.1)	(0.1)	(0.1)
Total funds	1.2	5.4	0.2	-	0.2	0.2	1.2	5.2	0.1	-	0.2	-

17.2 Related party transactions

Two trustees are connected with other entities with which Christian Aid has entered into very minor arm's length transactions during the year. These trustees were not involved in the decisions to use the services of the suppliers to which they are connected. Nor has there been any board-level discussion of these suppliers that might construe a conflict. Trustees are not involved at the operational level of proposing projects, selecting suppliers or approving payments.

Transactions with subsidiary and associated companies are as follows:

	2020 £'m	2019 £'m
1. Grants received from subsidiary undertakings		
Christian Aid Ireland (Northern Ireland)	0.4	1.0
Christian Aid Ireland (Republic of Ireland)	1.5	1.2
InspirAction	-	-
Total	1.9	2.2
2. Grants made to subsidiary undertakings		
Christian Aid Ireland (Northern Ireland)	-	0.2
Christian Aid Ireland (Republic of Ireland)	0.3	0.6
InspirAction	0.2	0.1
Total	0.5	0.9
3. Donations received under Gift Aid from subsidiary undertakings		
Profit donated by CA Trading Ltd	0.1	0.1
4. Payments made to subsidiary undertakings for services rendered in connection with Christian Aid's programme in India		
Christian Aid Consultancy Fees	0.6	0.8
5. Payments made to subsidiary undertakings for rental of Inter Church House		
The British and Irish Churches Trust Ltd	0.9	0.8
6. Payments made by subsidiary undertakings under Deed of Gift for support services		
Christian Aid Ireland (Northern Ireland)	0.1	0.1
Christian Aid Ireland (Republic of Ireland)	-	0.1
Total	0.1	0.2

18. Financial instruments

a. Basic financial instruments

At the balance sheet date the charity held financial assets at amortised cost of £14.4m (2019: £15.5m).

b. Other financial instruments – forward contracts

Christian Aid uses derivative financial instruments when required to manage its exposure to foreign currency exchange risks, including foreign exchange forward contracts.

The fair value of these instruments is calculated at the balance sheet date by comparison between the rate implicit in the contract and the exchange rate at that date.

At 31 March 2020, Christian Aid had commitments of \$4m to buy foreign currency in foreign exchange forward contracts (2019: nil).

19. Department for International Development (DFID) funding

In the year ended 31 March 2020, grants totalling £3.3m (2019: £2.4m) were received by Christian Aid from the Department for International Development, as follows:

	2020 Unrestricted £'000	2020 Restricted £'000	2020 Total £'000	2019 Total £'000
UK Aid Match -South Sudan and Nigeria, Kenya, Malawi	-	1,263	1,263	1,198
European Interagency Security Forum	-	2	2	3
For specific programmes in:				
Ethiopia	41	554	595	-
Global - UK Aid Connect (Civil Society Fund)	24	722	746	276
Sierra Leone	23	568	591	764
Nigeria	-	-	-	51
Malawi	-	-	-	106
Kenya	6	91	97	-
Total	94	3,200	3,294	2,398

20. Comic Relief funding

In the year ended 31 March 2020, grants totalling £8k (2019: £76k) were received by Christian Aid from Comic Relief, as follows:

	2020 Unrestricted £'000	2020 Restricted £'000	2020 Total £'000	2019 Total £'000
For specific programmes in:				
Zimbabwe	-	8	8	76
	-	8	8	76

21. ICCO* funding

	Opening balance	Incoming resources	Resources expended			Closing balance
			Salaries	Other costs	Grants to partners	
Consolidated group	£'000	£'000	£'000	£'000	£'000	£'000
ICCO Nigeria DRA II	107	-	-	(107)	-	-
EU Volunteers - Capacity Building	(24)	-	-	-	-	(24)
Nigeria Joint Response 3 (NJR3)	76	(3)	-	(75)	-	(2)
Hurricane Matthew Haiti October 2016	(6)	-	-	-	-	(6)
Nigeria Joint Response phase 4 (NJR4)	22	(40)	-	3	-	(15)
Nigeria ICCO NJR 5- Emergency Response to Food Security and Wash Needs in Borno State	-	917	(99)	(169)	(488)	161
Nigeria Joint Response Phase 6 (NJR 6)	-	195	(22)	(41)	-	132
Total ICCO funding	175	1,069	(121)	(389)	(488)	246

*ICCO is an interchurch organisation for development cooperation based in the Netherlands.

22. START Network* funding

	2020 Unrestricted £'000	2020 Restricted £'000	2020 Total £'000	2019 Total £'000
In the year ended 31 March 2020 grants totalling £1.9m (2019: £1.3m) were received by Christian Aid from START Network*, as follows:				
START Build:				
Preparedness and Early Response to Public Health Emergencies in Gambella Region in Ethiopia	-	-	-	8
Transforming Surge Capacity	-	-	-	8
Improved Early Warning to Strengthen Disaster Preparedness	-	-	-	(21)
START Fund:				
Emergency Responses	84	1,841	1,925	1,260
START Grant:				
Nigeria START Fund Learning Grant	-	-	-	10
Total START Network funding	84	1,841	1,925	1,265

*The START Network is a network of 42 aid agencies supporting humanitarian work around the world.

23. Pensions

a. Defined benefit (final salary) funded pension scheme

The employer operates a defined benefit scheme in the UK. The scheme is closed to future accrual with effect from 30 June 2007, but has retained the salary link for active members. A preliminary actuarial valuation was carried out at 30 September 2017 and updated to 31 March 2020 by a qualified actuary, independent of the scheme's sponsoring employer. The major assumptions used by the actuary are shown below.

The most recent full actuarial valuation as at 30 September 2017 showed a surplus of £235,000. The deficit recovery plan and payment of additional contributions came to an end in February 2018 as planned. In accordance with the actuarial valuation, the employer has agreed with the Trustee that it will pay £98,200 per annum to cover expenses of the scheme. Levies to the Pension Protection Fund will be paid separately by the employer upon receipt of the annual invoice.

As a result of the ruling in the Lloyds Bank High Court Case on 26 October 2018, we included in the Statement of financial activities for the year to 31 March 2019 an allowance of £1.5m for the impact of GMP equalisation, equivalent to 2% of FRS102 liabilities. During the current financial year the Pension Trustee has carried out some additional work which has produced a more accurate number of 0.32% resulting in a credit of £1.1m in the Statement of financial activities for the year to 31 March 2020.

(i.) Present values of defined benefit obligation, fair value of assets and defined benefit asset/(liability)

	2020 £'m	2019 £'m
Fair value of plan assets	89.9	87.8
Present value of defined benefit obligation	(63.8)	(75.1)
Surplus	26.1	12.7
Defined benefit asset/(liability) to be recognised	-	-

(ii.) Reconciliation of opening and closing balances of the defined benefit obligation

	2020 £'m	2019 £'m
Defined benefit obligation at start of period	75.1	70.7
Expenses	-	-
Interest expense	1.8	1.8
Past service cost/(credit) - plan amendments	(1.1)	1.5
Actuarial losses/(gains)	(9.7)	2.9
Benefits paid	(1.7)	(1.5)
Experience (gain)/loss on liabilities	(0.6)	(0.3)
Defined benefit obligation at end of period	63.8	75.1

(23. Pensions continued)**(iii.) Reconciliation of opening and closing balances of the fair value of plan assets**

	2020	2019
	£'m	£'m
Fair value of plan assets at start of period	87.8	82.8
Interest income	2.0	2.1
Expenses	(0.1)	(0.1)
Actuarial gain/(loss)	1.8	4.3
Employer contributions	0.1	0.1
Benefits paid & expenses	(1.7)	(1.4)
Fair value of scheme assets at the year end	89.9	87.8

The actual return on the scheme assets over the period ended 31 March 2020 was £3.9m.

The best estimate of contributions to be paid by the employer for the period commencing 1 April 2020 is £0.1m.

This includes an allowance for expenses. The PPF levy is payable in addition by the employer.

(iv.) Defined benefit costs recognised in the Statement of Financial Activities

	2020	2019
	£'m	£'m
Expenses	0.1	0.1
Defined benefit costs recognised in statement of financial activities	0.1	0.1
Return on plan assets (excluding amounts included in net interest cost) - gain/(loss)	1.8	4.3
Experience gains and losses arising on the plan liabilities - gain/(loss)	0.6	0.4
Effects of changes in the demographic and financial assumptions underlying the present value of the plan liabilities - gain/(loss)	9.7	(2.9)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain/(loss)	(13.1)	(0.3)
Total amount recognised in other recognised gains/(losses)	(1.0)	1.5

(v.) Assets

	Value at 31 March 2020 £'m	Proportion %	Value at 31 March 2019 £'m	Proportion %
Equities	-	0%	11.8	13%
Bonds	89.5	100%	76.0	87%
Cash	0.4	0%	-	0%
Total assets	89.9	100%	87.8	100%

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

(23. Pensions continued)**(vi) Assumptions**

	2020	2019
Discount rate	2.35%	2.40%
Inflation assumption - Retail Price Index	2.60%	3.30%
Inflation assumption - Consumer Price Index	1.60%	2.30%
Rate of increase in salaries	2.60%	3.30%
Allowance for revaluation of deferred pensions of RPI or 5% p.a. if less	2.60%	4.30%
Allowance for pension in payment increases of CPI or 5% p.a. if less	1.75%	2.35%
Allowance for pension in payment increases of CPI or 3% p.a. if less	1.55%	1.95%
Allowance for commutation of pension for cash at retirement	75% of maximum	no allowance

The mortality assumptions adopted at 31 March 2018 imply the following life expectancies:

	2020 Years	2019 Years
Male pensioner - currently 65	22.5	22.1
Female pensioner - currently 65	24.2	23.8
Male non-pensioner - currently 65	23.8	23.4
Female non-pensioner - currently 65	25.5	25.0

b. Defined contribution pension scheme

The total cost of the defined contribution pension scheme to the charity was £1.1m (2019: £0.9m). There were no outstanding or prepaid contributions at 31 March 2020.

Reference and administrative details

Board of Trustees

Chair: Rowan Williams ^{1,2,3,4,5}

Vice Chair: Victoria Hardman

Other trustees:

Hazel Baird ¹
Helene Bradley-Ritt ^{2,5} (until April 2020)
Alexis Chapman ^{2,3,5}
Jennifer Cormack ^{2,4}
Mark Currie ²
Bala Gnanapragasam ¹
Pippa Greenslade ^{3,5}
Liz Hughes
Martin Johnstone (from October 2019)
Mukami McCrum ³
Nick Moberly ¹
Nan Powell-Davies (from October 2019)
Maggie Swinson ^{1,4}
Valerie Traore

Board advisors

Anna Bennett (from October 2019)
Duncan Brown ^{3,5}
Chris Butler ²
Paul Goodliff ⁴
Naziar Hashemi ¹ (until October 2019)
Linda Holbeche ³
Mick Howard ⁵
Helia Mateus ¹

Executive officers

Chief Executive

Amanda Khozi Mukwashi

Chief Operating Officer

Martin Birch

Other executive officers

Fundraising and Supporter Engagement –
Nick Georgiadis
International – Robin Greenwood
Policy, Public Affairs & Campaigns – Patrick Watt
Strategy and Global Change – Mervyn McCullagh

-
1. Audit and Risk Committee
 2. Finance, Fundraising and Investment Committee
 3. HR Governance and Strategy Committee
 4. Board Governance and Nominations Committee
 5. Remuneration Committee

Registered office

Interchurch House
35 Lower Marsh
Waterloo
London SE1 7RL
E-mail: info@christian-aid.org
Tel: +44 (0)20 7620 4444

National offices

Northern Ireland

Christian Aid Ireland
Linden House
Beechill Business Park
96 Beechill Road
Belfast BT8 7QN
Email: belfast@christian-aid.org
Tel: +44 028 9064 8133

Republic of Ireland

Christian Aid Ireland
Canal House
Canal Road
Dublin 6
Email: dublin@christian-aid.org
Tel: +353 (1) 496 7040

Scotland

Christian Aid Scotland
c/o Augustine Church
41 George IV Bridge
Edinburgh
EH1 1EL
Email: edinburgh@christian-aid.org
Tel: +44 (0) 131 220 1254
First Floor Sycamore House
290 Bath Street
Glasgow G2 4JR
Email: glasgow@christian-aid.org
Tel: +44 (0) 141 221 7475

Wales

Christian Aid Wales
Churchgate Court
3 Church Road
Whitchurch
Cardiff CF14 2DX
Email: wales@christian-aid.org
Tel: +44 (0) 29 2084 4646

Professional advisors

Auditors

Haysmacintyre LLP
10 Queen Street Place
London EC4R 1AG

Solicitors

Bates Wells
10 Queen Street Place
London EC4R 1BE
Gregory Rowcliffe Milners
1 Bedford Row
London WC1R 4BZ

Bankers

Standard Chartered Bank
6th Floor
1 Basinghall Avenue
London EC2V 5DD

Barclays
1 Churchill Place
Canary Wharf
London E14 5HP

Investment managers

Epworth Investment
Management Ltd
9 Bonhill Street
London EC2A 4PE

Eden Tree
24 Monument Street
London EC3R 8AQ

Pension advisors

Lane, Clark, Peacock LLP
30 Old Burlington Street
London W1S 3NN

Acknowledgements

Sponsoring churches

Baptist Union of Great Britain
Baptist Union of Scotland
Baptist Union of Wales
Cherubim and Seraphim Council of Churches
Church in Wales
Church of England
Church of God of Prophecy
Church of Ireland
Church of Scotland
Congregational Federation
Council of African and Afro-Caribbean Churches
Council of Oriental Orthodox Christian Churches
Countess of Huntingdon's Connexion
Fellowship of the Churches of Christ Free
Church of England
Greek Orthodox Church
Independent Methodist Churches
International Ministerial Council of Great Britain
Joint Council for Anglo-Caribbean Churches
Lutheran Council of Great Britain Methodist Church
Methodist Church in Ireland
Moravian Church of Great Britain and Ireland
New Assembly of Churches
New Testament Assembly
New Testament Church of God
Non-Subscribing Presbyterian
Church of Ireland
Old Baptist Union Presbyterian
Presbyterian Church in Ireland
Church of Wales
Religious Society of Friends in Britain
Religious Society of Friends in Ireland
Russian Orthodox Church
Salvation Army (UK Territory)
Scottish Episcopal Church
Seventh Day Adventist Church
Union of Welsh Independents
Unitarian and Free Christian Churches
United Free Church of Scotland
United Reformed Church
Wesleyan Holiness Church

Acknowledgements

All of Christian Aid's work is based on the spirit of cooperation and partnership. We would like to express our sincere thanks to the many organisations and individuals who make our work possible. Together we strive to be part of a worldwide movement of people committed to eradicating poverty and social injustice. We want to give special thanks to the following supporters:

Individual supporters

This movement includes the many hundreds of thousands of supporters who contribute to our work in a multitude of ways – as individual donors, campaigners, collectors, local and national committee members, or through local churches.

We would like to thank our specialist volunteers who have significantly extended the reach of our work by speaking, taking lessons and assemblies, writing media articles, helping in our offices, undertaking research and translation work, organising events and much more.

Institutions, agencies, corporates and trusts

ACBAR

ACT Alliance

Act for Peace

Action Aid Malawi

Action Aid UK

Allan and Nesta Ferguson Charitable Trust

AMREF

AquAid

Bank of Ireland Staff Fund

Barbara Cairns Charitable Trust

Bread for the World Germany

British Council

Charles Stewart Mott Foundation

Church Communities UK

Church of Sweden

Climate Justice Resilience Fund

Comic Relief

DanChurchAid

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

Diakonia Sweden

Disasters Emergency Committee (DEC)

Electric Aid

Eurodad

European Climate Foundation

European Commission DG DEVCO/EuropeAid

European Commission DG ECHO (European Civil Protection and Humanitarian Aid Operations)

Evan Cornish Foundation

Gaia Energy Brokers Ltd

German Red Cross

Global Fund for Women

Global Fund to Fight AIDS, Tuberculosis and Malaria

Grand Challenges Explorations, an initiative of the Bill & Melinda Gates Foundation

Guernsey Overseas Aid and Development Commission

Health Poverty Action

Helpage International

ICCO Netherlands

If International Foundation

International Institute for Environment and Development (IIED)

Irish Aid

Isle of Man Government

Johanniter Unfall Hilfe Germany

John and Sue Edwards Charitable Trust

Latham & Watkins

Latin American Children's Trust

MIF – Multilateral Investment Fund (IDB group)

Monsoon Accessorize Trust

Muslim Aid

Nethope

Norwegian Church Aid

Oxfam GB

Oxfam Intermon

Park House Charitable Trust

Peace Nexus

Roughley Charitable Trust

SAGE Fund

Save the Children UK

Scottish Government

Simmons & Simmons

START Network

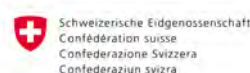
Swiss Agency for Development Cooperation (SDC)

Swiss Church Aid (HEKS)

The Ashden Trust

The Band Aid Charitable Trust

The Blandford Lake Trust



The Davy Charitable Foundation Services

The Overseas Aid & Development Commission

The Zochonis Charitable Trust

Traidcraft

Trocaire

UK Foreign, Commonwealth and Development Office (FCDO)

UK Research and Innovation

UN Women

UNICEF

United Methodist Committee on Relief (UMCOR)

United Nations Development Programme (UNDP)

United Nations Food and Agriculture Organization (UNFAO)

United Nations High Commissioner for Refugees (UNHCR)

United Nations International Organization for Migration (IOM)

United Nations Office for Project Services (UNOPS)

United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA)

United Nations World Food Programme (UNWFP)

United States Agency for International Development (USAID)



Christian Aid is a member of

actalliance

England and Wales registered charity number. 1105851 Scotland charity number. SC039150 UK company number. 5171525
Registered with The Charity Commission for Northern Ireland NIC101631 Company number NI059154 Republic of Ireland Charity
Commission number 20014162 Company number 426928. The Christian Aid name and logo are trademarks of Christian Aid ©
Christian Aid