

Annual Review

JULY 2019 - JUNE 2020



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The Sustainable Development Goals

We are fully committed to the Sustainable Development Goals (SDGs) and to seeing the people we work with and their land thriving. Our broad-ranging approach delivers change and contributes to the higher goals of ending poverty in all its forms, while ensuring healthy lives and well-being for all and protecting the environment for future generations.



Lynda from Uganda, whose mother pays for her school fees by selling surplus food





Introduction from the Chairman

Our 2019-20 financial year was unusually challenging for Send a Cow.

Smallholder farmers in East Africa are having to contend with the profound and accelerating impact of climate change, from drought to flooding, from locusts to crop pests. In response, our training increasingly emphasises environmental protection and resilience to natural disasters, alongside our core themes of farming techniques, gender and social inclusion, and farm-based enterprise.

The last few months of the year were disrupted by COVID-19. In Africa, our farmers were confronted by both the health risks and the economic fallout from the pandemic. Our focus shifted to health and hygiene to reduce the spread of the virus, and to overcoming the related economic and social challenges. The change in focus and the many local restrictions on meeting and movement caused some delays to projects and affected how many people we were able to serve in Africa this year.

COVID-19 also disrupted our work in the UK. Fundraising events and meetings were cancelled, some grant programmes were paused and priorities were changed. To reduce outlays, we reluctantly put many of our UK-based staff on the government's furlough scheme, while others worked from home and kept our programmes running.

As always, our staff rose to the challenges! As you will see in this Review, much was achieved in spite of the disruption and we were able to help over half a million people in Africa. Our CEO Paul Stuart, his managers and our teams in Africa and the UK overcame the many problems and ensured our projects continued. The Trustees are most grateful for their professionalism and commitment.

Partly due to COVID-19, our income was down on the previous year. However, the generosity, loyalty and continuing support of so many individual

donors, grant makers and corporate supporters to Send a Cow and Emerge Poverty Free has been tremendous. We were most encouraged to secure new funding, which has already allowed us to start five major projects in this new financial year.

During the year, the Board and Management worked together on Send a Cow's long-term strategy. We want to continue growing our work and to do all we can to build the livelihoods and resilience of the rural communities we have the privilege to serve in Africa. We plan to finalise the new strategy in the next few months.

The coming year will have its problems too, as COVID-19 spreads worldwide and recession impacts all charities. To help us respond to these new challenges, we look with confidence to the continued support of our amazing individual Send a Cow and Emerge Poverty Free supporters and the institutions, trusts, foundations and companies who believe in what we do. Thank you.

John Geake
Chairman of the Board of Trustees

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Chief Executive's Report

A very warm welcome to Send a Cow's Annual Review for 2019-20. We are pleased to have supported 550,000 people with life-saving skills through 26 projects across the six African countries where we work, despite the challenges for our teams and the communities we serve. These have included battling the effects of climate change, including heavy flooding and vast locust swarms, as well as, of course, the coronavirus pandemic.

Our priority remains to ensure people have the skills and confidence to grow enough to eat. Once families are food secure, they can shape their own futures. We increasingly do this in ways that help communities adapt to climate change and protect and restore the natural environment.

As I write this, we are moving on from our initial emergency response to COVID-19, which focused on slowing the transmission of the virus, to building long-term recovery and resilience. We are also supporting communities in dealing with the socio-economic impacts of COVID-19. Many people have been forced to return from the cities to their rural homes and many children are home from school, bringing increased household tensions and more mouths to feed. As well as providing training and inputs to improve food security, we are encouraging farmers to develop their livelihoods, through activities such as liquid soap production. The response is led by our African country teams, who are closest to where we work and best able to judge local needs.

**In the past year,
we have supported
550,000
people with
life-saving
skills**

**Claudine, a self-help group
member from Rwanda**

Following a big increase the previous year, Send a Cow's income declined to £7.2 million in 2019-20, from £8.3 million in 2018-19. COVID-19 caused some delays to projects and the related grants, plus the loss of face-to-face events. We also received fewer legacy bequests. Given the lower income, we had to take tough action to control costs, whilst continuing our work. This included furloughing up to 40% of UK staff, followed by a 10% salary reduction by moving to a 9-day fortnight for an interim period.

**We recognise more
than ever that we are
all connected**

The decline in income and the phasing of projects affected the number of people we served this year. Some major projects completed before new ones started and some activities were delayed by COVID-19. However, new grants secured in 2019-20 mean we are starting five new projects in the second half of 2020, working with over 260,000 people. They include an exciting UK Aid Match project 'Living with Wildlife' in the Murchison Falls Protected Area of Uganda. Jointly with UK wildlife conservation charity Tusk, we raised a record £1.3m, which will be matched by the UK Government over three years.

The world around our work is constantly changing. Donald Mavunduse, our Director of International Operations, who joined us at the start of 2019, has been leading efforts to shape programme work to effectively respond to new opportunities and obstacles. Also during the year, we reorganised our fundraising team, which impacted fundraising in the short term but leaves us well placed for the future. We welcomed Nigel Varndell in February 2020 as our new Director of Development, with oversight of all fundraising and communications. He is already making a difference and we are grateful to have a strong team in place, including a new fundraiser in the United States, to confront the economic challenges of the coming years.

We are always seeking to learn and to adapt our work and this year we have had to adjust quickly to respond to the pandemic. In a year when COVID-19 has deeply affected us all, we recognise more than ever that we are all connected. Thanks to all our supporters for your generosity, commitment and flexibility to help us ensure we can continue to support more communities in East Africa. Our work is more relevant and necessary than ever, and it is made possible by you.



Paul Stuart
CEO, Send a Cow



Our mission

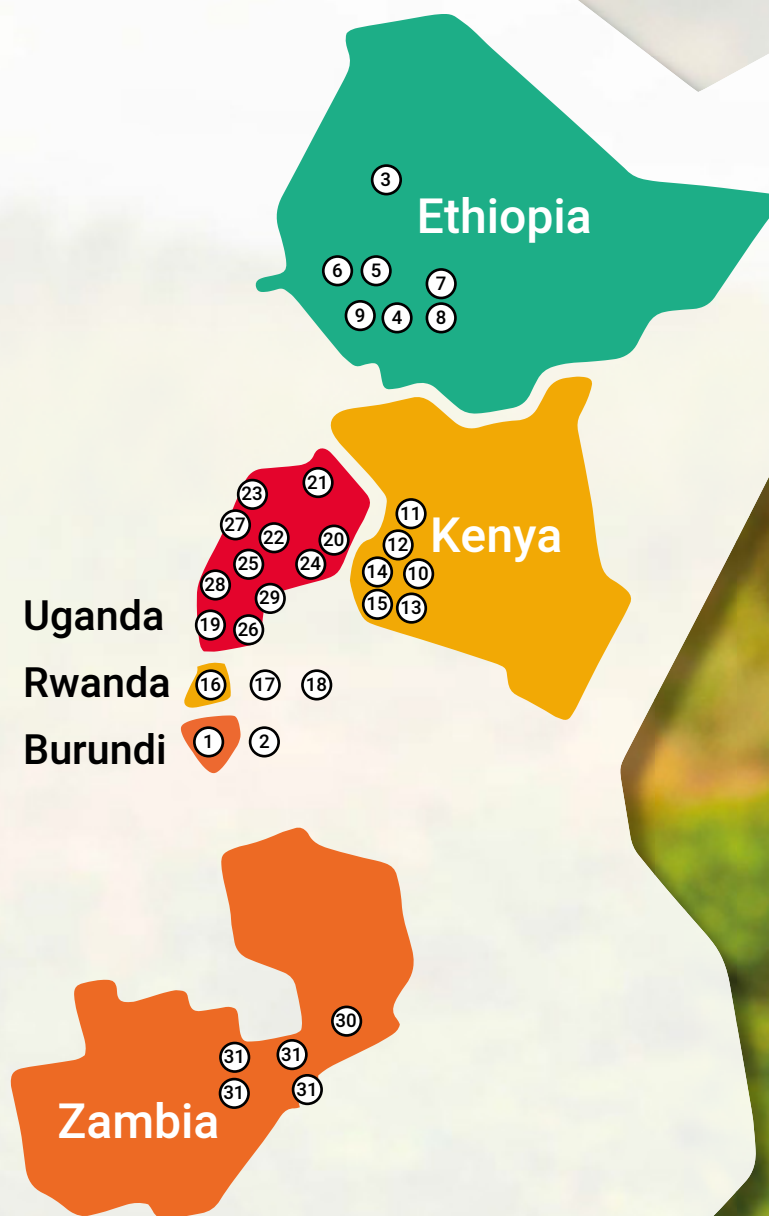
A confident and thriving rural Africa

Our vision

To give communities and families the hope and the means to secure their own futures from the land

Our values

Integrity, stewardship, accountability



Where we work



Project highlights



- Over the first year of the **Improved Nutrition for Women and Children Project in Ethiopia**, we have seen clear reductions in the number of malnourished children simply due to the improved availability of nutritious food. The number of children showing stunting reduced from 22% to 4% in the first year.

Projects in summary

Burundi

1. Gender and Nutrition Centred Agriculture Project
2. Youth Enterprise and Agribusiness

Rwanda

16. Greening Girinka East Project
17. Ikawa n'Inka Project
18. Inka Nziza Project

Ethiopia

3. Developing Business Women in Kutaber District Project
4. Grass for Cash Project
5. Improved Nutrition for Women and Children Project
6. Improved Livelihoods through Equine Welfare in Dawuro
7. Dairy for Nutrition and Income *
8. Wolayita Youth Service Delivery
9. Scaling-up Climate-smart Pest Management Approaches

Kenya

10. Grass to Cash Project
11. Improved Equine Welfare for Sustainable Livelihoods Project
12. Improving Nutrition and Livelihoods for Children and Mothers in Western Kenya Project
13. Kakrao Sustainable Livelihoods Project
14. KALRO Indigenous Poultry Value Chain
15. Enterprising Migori *

Uganda

19. Research project: Community led Learning on Safeguarding
20. Agriculture for Women with Disabilities Activity Project
21. Amuru Disability Mainstreaming Project
22. Kamuli Sustainable Livelihoods Project
23. Lamwo integrated Refugee Project
24. Oil Seeds Project
25. Sustainable Outcomes for Children and Youth
26. The Uganda Orphans Livelihoods Project
27. Living with Wildlife *
28. Kyegegwa and Isingiro Inclusive Livelihoods and Enterprise Development *
29. Kyotera Push Pull Technology *

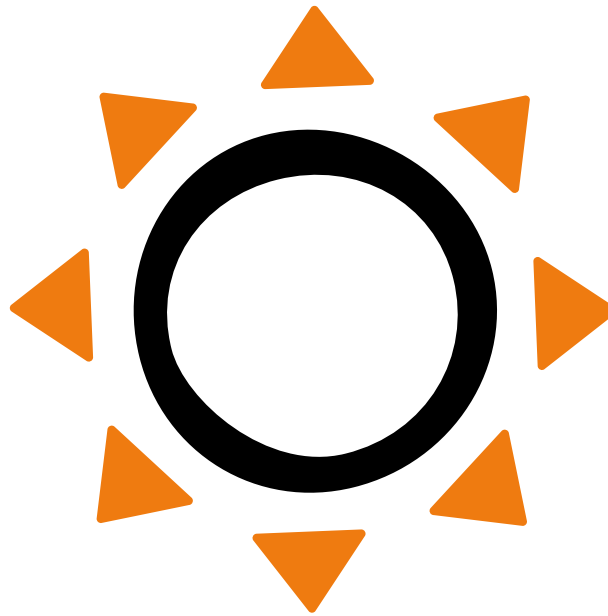
Zambia

30. Hope Means Future Project
31. Integrated Scaling-up Nutrition Project

* indicates new project

- To raise awareness about the virus, Send a Cow Rwanda delivered training to 15,820 families about **preventing COVID-19** through regular handwashing with soap & water and setting up tip taps at the entrance of their homes. Most households now have at least two handwashing stations around their house.

- **Uganda Orphans Livelihoods Project:** the proportion of households that were food secure increased from 3% to 94% at the end of the project.
- Soil fertility has hugely improved over the three years of the **Sustainable Agriculture & Rural Opportunities Project in Ethiopia**, with phosphorus and organic carbon content both improving by over 40%.



Challenge and
RESPONSE

Climate change

Sub-Saharan Africa, where Send a Cow works, is the region of the world that is worst affected by climate change.

Erratic and extreme weather conditions are becoming ever more frequent and driving more communities and families into poverty and hunger. 70% of people in Africa work in agriculture, and hundreds of millions of people depend on rainfall to grow their food. All of these communities are at risk.

Our farm systems training helps equip smallholder farmers to cope with the effects of climate change. Through planting more trees and ensuring that farmers create areas of natural vegetation between plots, biodiversity and stability are increased, as are crop harvests. We strive for biodiversity and multi-purpose planting on farms from day one. As the climate crisis evolves, this aspect of low external input agriculture is becoming critical.

In projects such as Greening Girinka in Rwanda, the focus this year has been on adding these areas of natural vegetation back into the local environment, to support sustainable farming and harvests that don't leave people hungry.



**Diversity in planting
helps to ensure
food security**

We use techniques which work with natural systems such as Push-Pull – a method of organic pest management which raises the quality and quantity of maize grown. We have already seen the benefits of incorporating these techniques into projects in Kenya and Zambia, and will be introducing them into other projects, such as in Kyotera, Uganda in 2020-21.

As part of our response to climate change, we help farmers to understand and map out the resources available to them within their

community. Then we train them in the organic agricultural principles and skills they need to integrate the principles, to create a sustainable, biodiverse farm – without the need for expensive artificial fertilisers or genetically modified seeds. Techniques such as rainwater harvesting, composting, vegetable growing, tree planting and animal husbandry are adaptable to different localities and an affordable route out of poverty.

Send a Cow's farm systems training has always sought to equip people with the skills they need to work with their local environment. Diversity in planting helps to ensure food security and resilience through successful harvests, especially where increasing pressure on the land leads to ever-smaller farms, as in Kenya and Rwanda. Increasing biodiversity, through intentionally greening land that's not being used for planting, is also becoming more important. Our work helps create sustainable smallholdings for generations to come.

We have also been increasing training and accreditation of peer farmers* to utilise their skills to support communities to succeed, and they are a vital part of our approach to sustainable development. (*See page 11 for more information about how peer farmers support our projects).

Climate resilience in Zambia



By Zambia Country Director
White Mwale

As much as 80% of Zambia's population directly depend on natural resources for fuel, food, income, raw materials and medicines. Zambia loses between 250,000 to 300,000 hectares of trees a year due to deforestation and lack of viable alternative livelihoods.

Send a Cow's training in energy saving stoves, rain water harvesting, and tree planting are all part of our approach to helping reduce the impact on our natural resources.

We also train project participants in community based natural-resource management, and in making compost manure to rejuvenate their soils.



Dessie is a farmer working with Send a Cow in Ethiopia, using drought-resistant seeds to keep growing food through volatile conditions



Achievements in our country programmes



by **Donald Mavunduse**,
Director of International Operations

Send a Cow's programmes have benefitted over 550,000 people this financial year, providing them with practical support and training to grow their food and incomes, and build hope and resilience.

We have worked in 26 projects across six countries, delivering lasting and significant impact through our integrated approach. This incorporates our three main pillars of training in farm systems, gender and social development, and enterprise and business development. Our progress in what was a challenging year, was made possible by the skills, passion and

commitment of all our staff as well as the resilience and resourcefulness of families and communities in Africa.

Over the following pages, we describe the impact of three projects which have recently ended, the learnings from a research project on the effectiveness of our approach at reducing rates of intimate partner violence (IPV), and an exciting new project working with people and animals in Northern Uganda.

How we measure impact



by **Richie Alford**, Director of Research and Impact

We design programmes in an integrated way to deliver multiple benefits to improve families' livelihoods. The training programme is structured in three disciplines, but the impacts are wider.

During this financial year, we have piloted a **Better Life Index** that combines a composite of indicators into one, pulling together Send a Cow's five measures:

- **Hope and Satisfaction:** indicators that demonstrate a person's self-esteem, their satisfaction with life now, and their level of hope for the future.
- **Social Inclusion:** indicators of how much an individual feels engaged in, can influence, and is supported by their community; a sense of belonging.
- **Nutrition Security:** indicators that show the availability, diversity and quality of the foods a family eats each day.
- **Hygiene and Sanitation:** Safe sourcing and treating of water and access to safe and hygienic toilets.
- **Financial Security:** daily income, housing conditions, assets owned, employment and level of savings.

Examples of this Better Life Index are included in the following section, which gives an overview of our approach and some further highlights from our projects in 2019-20.

PROJECT PROFILE

Kakrao Sustainable Livelihoods Project

WESTERN KENYA

Ending in August 2020, this three-year project worked with 6,504 households (33,642 people) to create sustainable livelihoods through our integrated approach, and to mainstream HIV support and awareness. The work included establishing tree nurseries, protecting water sources, HIV testing and counselling, training in farm systems, financial management, business skills, and gender awareness.

Working with 90 self-help groups, we blended our

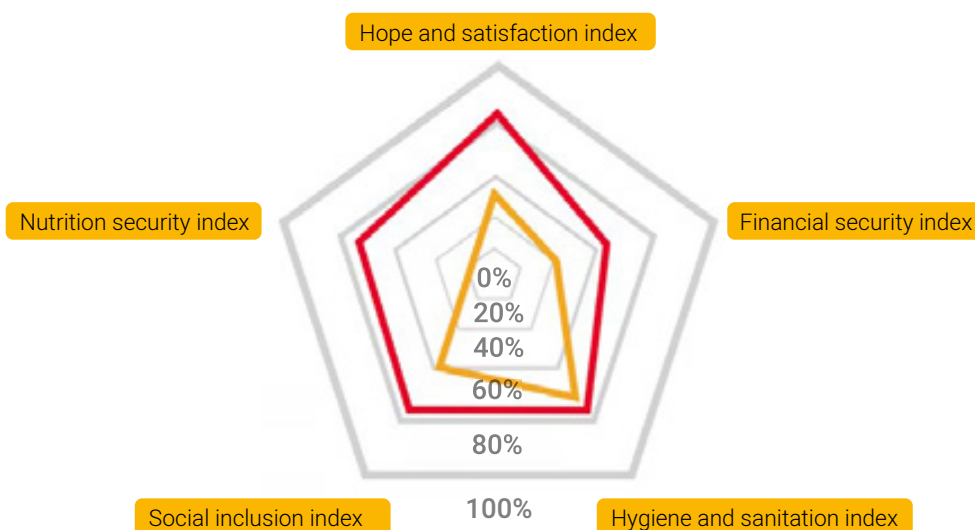
training with community activities such as farmer demonstration days and group members committed to 'passing on the gift' of training they had received, extending the benefits to a wider group of people.

We have started a new four-year project, Enterprising Migori, which will consolidate the gains made in the Kakrao project. These communities and our Peer Farmers will participate in improving food security and building resilience with new participants in the neighbouring West Kamyankago Ward.

Project impact

- Baseline Nov 2017
- Impact July 2020

This chart highlights improvements in the Kakrao project as rated by project participants. There have been dramatic improvements across most of the themes of the Better Life Index. Even in hygiene and sanitation, where the baseline was already relatively high, progress has been made.



Training peer farmers in Kenya

Our farm systems training in Kakrao helped farmers to learn a range of important practical skills. This work couldn't take place without our invaluable network of volunteer Peer Farmers.

People become Peer Farmers because they want to help other self-help group members to succeed. They are selected for their ability to host other group members on their farms, their desire to pass on what they have learned, and their literacy skills.

Peer Farmers are trained in resource mapping and systems thinking, soil and water conservation, pest and disease management and integrated livestock management. They are assigned their own groups, closely monitored and mentored, with monthly planning meetings and quarterly reviews. We work further with those who are particularly capable, to increase their capacity, through peer reviews and exchange visits, to start training neighbouring groups.

At the end of the training, Peer Farmers are awarded certificates to show that they have supported other farmers to attain food self-sufficiency, and the means of generating an income from their farms.

Edward and Gyavira, two brothers benefitting from the Ugandan Orphans Project



The proportion of households that were found to be **food secure** increased from **3% to 94%**

PROJECT PROFILE

The Ugandan Orphans Project

RAKAI, SOUTH CENTRAL UGANDA

In this four-year project, which ended in June 2020, we set out to include orphans as a group denied involvement in mainstream society, and address and remove the barriers that cause this marginalisation.

Rakai district was selected because it was among the hardest hit by the HIV/AIDS epidemic, meaning that many orphans were left to fend for themselves. We worked closely with 400 households led by orphans, their grandparents or other family members to achieve social and economic resilience and improve their livelihoods.

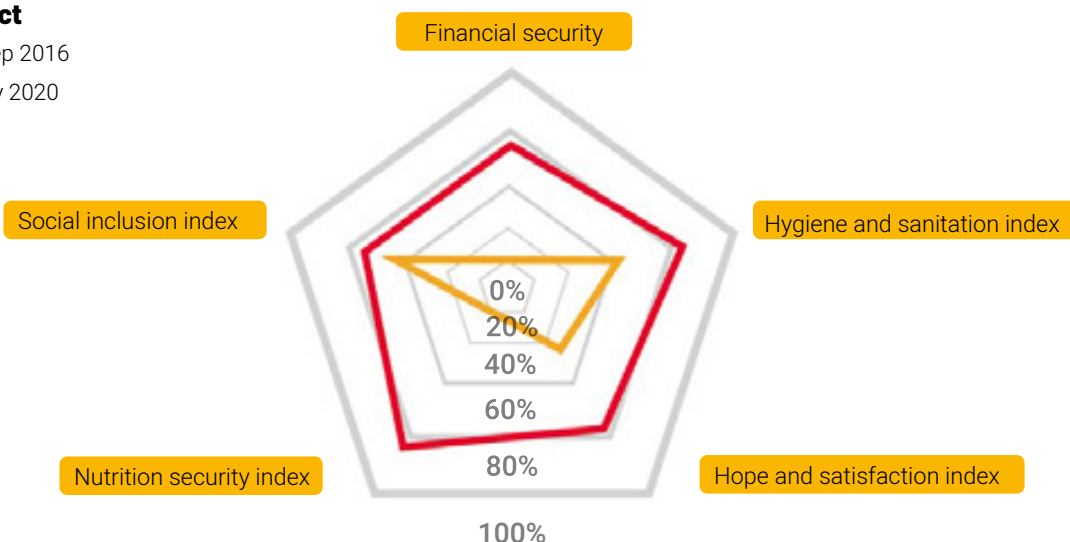
People in households with someone living with HIV often suffer food insecurity as food may be sold to buy medicine and people are less able to

work due to sickness or the need to care for people who are unwell. Send a Cow Uganda tackled food insecurity by delivering training in sustainable organic agriculture, improved animal management, water harvesting, gender and social inclusion and farming as a business. This, in turn, helped people to improve their diet and boosted the immunity of people living positively with HIV.

The proportion of households that were found to be food secure increased from 3% at the time of the baseline to 94% at the end of the project. Target households also increased their income: households that reported an income above \$1.25 per day increased from 9% in 2016 to 78% in 2020. Households were also able to diversify their income sources and develop a culture of saving.

Project impact

- Baseline Sep 2016
- Impact July 2020



Push-Pull in Rakai

We are about to start a new project in Rakai and in the neighbouring Kyotera region, training farmers in Push-Pull pest management, further building their resilience and skills in organic farming and improving the quality and quantity of the maize harvest.

This is the first time Push-Pull has been used in this part of Uganda, and the project is expected to reach 1,000 households, including many of those we have already worked with in the Ugandan Orphans Project.

What is Push-Pull?



Stem borer moths and striga weed are major threats to cereal crops, one of the staple foods in east Africa. Push-Pull technology (developed by the International Centre of Insect Physiology and Ecology in Kenya) is a locally appropriate way for farmers to protect crops from pests and improve soil health.

Farmers intercrop their maize with desmodium and surround the plots with napier grass. The moths are repelled (pushed) by desmodium and attracted (pulled) to the napier grass, which is sticky and traps the pests. The desmodium roots also stop the striga weeds attaching to the cereals, causing them to die off – while increasing nutrients in the soil. It's a natural and effective solution.



PROJECT PROFILE

Agriculture for Women with Disabilities Activity

KAMULI, BUYENDE, KALIRO, LUUKA, UGANDA

The Agriculture for Women with Disabilities Activity project (AWDA) took place in the four districts of Kamuli, Buyende, Kaliro and Luuka. Working with 1,500 households including women and girls with disabilities, Send a Cow worked in partnership with the National Union of Women with Disabilities of Uganda (NUWODU) between October 2016 and September 2019.

People with disabilities in Uganda face multiple challenges of: access to financial services; gender disparities in access to and control over productive resources like land and livestock; and access to

information, basic education and training. They are also often unable to market their produce due to poor mobility.

The AWDA project, as with all Send a Cow programme activities, has taken a holistic approach to reducing poverty, including training in increasing yields, off-farm enterprise skills and collective marketing, as well as radio talk shows to challenge stereotypes on gender and disability. We have seen significant improvements in nutrition and financial security, as evidenced by some of the key impact statistics below.



Increased income

Average daily income increased from \$0.29 to \$1.34



Increased yields

Increase from 91.3kgs to 327kgs at project end



Techniques learned

Number of organic farming techniques known rises from an average of 1.8 to 7



Research into gender-based violence



by **Peg Bavin**,
Director of Programme Funding

Send a Cow, and its research partner, the Global Women's Institute at George Washington University, undertook a two-year research study from June 2018. Funded by the Sexual Violence Research Initiative and the World Bank, the project examined the effectiveness of our economic interventions on reducing rates of intimate partner violence in communities in Western Kenya.

The international community has recognised that gender equality is a human right, and female empowerment is necessary to achieve sustainable development. From the outset, gender equality has been central to the success of Send a Cow's projects, and has been shown to be intrinsically linked to empowerment. Sadly, gender inequality can often result in violence against women and girls.

The World Health Organization estimates that 35% of women worldwide experience sexual and/or physical intimate partner violence or non-partner sexual violence at some point in their lives (WHO, 2013).

However, there has previously been mixed research evidence and a lack of clarity about the role of economic empowerment and poverty alleviation in reducing violence against women and girls. Our research for the Sexual Violence Research Initiative assessed the impact of Send a Cow's agriculturally-focused economic development programmes, combined with our gender transformative approach, on domestic sexual violence in Western Kenya.

Send a Cow's **Improving Nutrition for Women and Children in Western Kenya** programme takes place in Busia and Bungoma districts (population 2.5 million). 9% of children under five are underweight and 22-24% have stunted development. Coupled with these indicators of poverty, the national statistics office estimates that 47% of ever-partnered women aged 15-49 in Kenya as a whole have experienced physical and/or sexual violence.



Women from Western Kenya suffer even higher rates of violence than the rest of the country, with 60% experiencing at least one form of intimate partner violence, whether emotional, physical or sexual.

Our research shows Send a Cow's economic empowerment programming was successful in challenging unequal gender norms, which in turn reduced intimate partner violence (incidence and frequency) and its related consequences among participating women in Busia and Bungoma. More than 60% of participants surveyed said that violence has either decreased or stopped after working with Send a Cow.

The full research findings will be available shortly. They should help us identify best practices and lessons learned from our gender-transformative approach, on ways to change attitudes and reduce domestic violence against women in Kenya and elsewhere.



Learnings from the research in Kenya



by **Sylvia Owino**, Project Coordinator and Gender & Social Inclusion Coordinator, Kenya

We learned that by managing economic triggers we can reduce intimate partner violence (IPV). However, this does not deal with the underlying attitudes and beliefs. The research indicated that many women, despite economic empowerment and improved household relations, still believed that men have authority over women.

Training staff on IPV made them more aware of such issues in the community. Gender-based violence has now been incorporated as a key part of training in gender and social inclusion. Future training will not only aim to change gender dynamics but will also focus on transforming the social norms that perpetuate power imbalances.

Living with Wildlife



Programme Funding Manager
Sarah Williams on an exciting
new project in Northern Uganda

Following the successful UK Aid Match appeal in Spring 2020, Send a Cow started an exciting new project in Northern Uganda called 'Living with Wildlife'. The three-year project is working to support both people and animals living in the Murchison Falls Protected Area.

The project will work with local smallholder farmers in an area where over 80% of the population depend on subsistence farming and poverty levels are very high - the project district is the sixth poorest in Uganda (Nebbi District Development Plan, 2015-20).

The aim of the project is to increase production on their farms, improve food security, increase income levels and secure sustainable livelihoods, reducing the need to poach from the Murchison Falls National Park. At the same time, the project will work to reduce incidents of illegal wildlife activity and forge positive relationships with the Uganda Wildlife Authority. In total, the project will improve the lives of 37,300 vulnerable women, men and children in Pakwach and Panyimur sub-counties in Northern Uganda.

The three major drivers of poaching from the park are food insecurity, poverty and poor community-park relations. Training in sustainable agriculture will mean farms are transformed so that families have sufficient, nutritious food to eat all year round and will no longer need to trap animals from the park to survive. Small businesses will be developed, young people trained in vocational skills and savings and credit schemes established

to ensure economic resilience. This will reduce communities' reliance on the park's natural resources to supplement income.

For this project Send a Cow has joined forces with UK-based wildlife conservation organisation Tusk. Send a Cow's Uganda team will deliver the project with Tusk's local partner Uganda Conservation Foundation, with support from the Uganda Wildlife Authority.

A community outreach programme (sports days, tree planting, park visits) will educate local people about the importance of conservation. Community members will visit the park to learn about the work of the Uganda Wildlife Authority. Local schoolchildren will learn about conservation and find practical solutions to environmental problems through Tusk's Pan African Conservation Education (PACE) scheme. Park wardens will also visit local farms to gain a better understanding of the difficulties farmers face in securing their livelihoods, and develop joint solutions to protect both livelihoods and the future sustainability of the park.

The project is supported by the British people through UK Aid Match. The British Government has matched the £1.3 million donated by the British public through the Foreign, Commonwealth & Development Office (FCDO).

Matching your
donations with



Challenge and **RESPONSE**

COVID-19

Coronavirus has had a significant impact on Send a Cow's income, but more importantly as the number of cases continued to rise, some of the vulnerable groups we work with became even more marginalised and were often unable to access resources to protect themselves.

This is far more than a health crisis. Children remaining home from school and family members returning from cities increased demand for food, water and fuel. Curfews and travel restrictions have limited access to markets for farmers, and lockdown has put families under intense pressure and pushed some into conflict. The longer term consequences of the pandemic in rural communities could be catastrophic, through ill-equipped hospitals, high levels of poverty and disease, and reliance on face-to-face markets.

Never have our projects been more important. We had to make changes to our delivery approach to enable programmes to continue, whilst also making sure that communities and staff were not being put at increased risk through taking part in training and field-based activities.

The first phase of our COVID-19 response focused on helping slow and stop transmission, to prevent outbreaks or delay their spread.

We recognised that our response would have to vary under each country's lockdown situation. However, across the countries where we work, our focus was on safe community engagement, enhancing awareness to limit the spread of the virus, heightened training in hygiene and sanitation measures and provision of emergency seeds to replace those which some farmers had eaten or sold to get through the crisis.

“ It is vital for our projects to build future resilience ”

A variety of tools were used including radio talk shows, posters, billboards, small group training and phone mentoring. Mobile phones have been instrumental in keeping project participants safe during the ongoing pandemic.

We sent update messages to Peer Farmers via WhatsApp, and provided support through texts and phone mentoring. As trusted members of the community, they then passed on this information, resulting in quick changes in behaviour that saved lives.

In these unprecedented times, we provided some health and hygiene inputs to ensure >>>

The view from **Burundi**



By Gloria Nimpundu
Country Director,
Send a Cow Burundi

Due to border closures, there has been a delay in government-subsidised fertilisers reaching farmers. This has been leading to late crop planting. Send a Cow always recommends the use of organic manure to project participants. During the pandemic, composting has been increased, and recently placed animals contributed greatly to the increase of organic manure, allowing Send a Cow farmers to start planting.

communities had what they needed to protect themselves. This included PPE items, soap and sanitiser, and soap making equipment. We also promoted hands-free facilities such as tip taps and washing stations in strategic public places.

Responding to local government requests, we also delivered emergency food supplies, supporting efforts to ensure food security throughout lockdowns. Essential food items such as wheat flour, maize, rice, beans, cooking oil and salt were provided.

In total, our response impacted more than 120,000 people across five countries - both directly as members of our projects' self-help groups and indirectly through community work between April and July 2020. Key priorities have been identified for the second phase of Send a Cow's response. To slow and stop transmission of COVID-19, community awareness raising is continuing, along with

increased water, sanitation and hygiene training. We are also extending our work to support communities with the socio-economic impacts of COVID-19 under the three themes: food security, livelihood protection and household relationships.

Supporting families to resolve and manage increased household tensions and pressures caused by lockdowns, and ensuring they have access to sufficient and nutritious food during crisis situations will continue to be vital. An essential component of our response is to build the capacity of existing community structures to ensure that knowledge and ownership remains local and allows community members to manage similar emergency situations in the future.

Meanwhile it is vital for Send a Cow's normal livelihoods projects to continue in the context of the pandemic and achieve the original intended outcome: building future resilience.

Elina's response to COVID-19

Elina is a volunteer Peer Farmer for Send a Cow in Petauke, Zambia. Here she shares her story about what she learned from training, and what motivates her to support others in the local area.

"After receiving hygiene and sanitation training myself, I continued to train many other families about how washing their hands can prevent them from getting sick. I am so happy to see that now people do not fall ill so often. If families are healthy, parents can work on their land and children can go to school.

"Times are changing for us now due to COVID-19 and there is a lot of uncertainty in the community. I'm working harder than ever to promote handwashing to keep families safe. As well as teaching families how to build tip taps, I am sharing the message that washing hands can save lives, and also encouraging social distancing."



"I'm working harder than ever to promote handwashing"

Challenge and **RESPONSE**

Fundraising



Director of Development **Nigel Varndell**
on the challenges and opportunities
as Send a Cow moves forwards

It has been a challenging year for fundraising. Fewer people are giving to charity, institutional funds from Governments are becoming harder to access and, at the end of the year, the pandemic undermined traditional fundraising events. Yet in spite of the challenges, there have been some significant successes and steps forward.

Most important among these has been to develop a fundraising team with the skills, passion and flexibility to succeed in the face of challenges. In the

past year, a new integrated fundraising, communications and development team has come together, with the skills not just to survive the current situation but to find and realise new fundraising opportunities.

This integrated team and their generous supporters smashed their fundraising targets for the Living with Wildlife Appeal, together with Tusk raising over £1.3 million - £400,000 over target - to launch our new project in Uganda. The first of its kind, this collaborative appeal

with Tusk demonstrated the effectiveness of our fundraising and communications.

We have also invested in new markets by appointing our first fundraiser, Mike Coburn, in Washington DC. His role is to find new sources of funds, diversify income, and build and develop our existing contacts in the US.

The past year has been difficult but we are confident that we are in a prime place to capitalise on the opportunities, including online, that will present themselves.

Projections of the Living with Wildlife campaign light up the harbourside in Bristol, March 2020



Our partners

How two of our corporate partners are making a life-changing impact

Standard Bank

Send a Cow is proud to count Standard Bank as one of its valuable long-term strategic partners. As the largest African bank by assets, with a unique footprint across 20 African countries, their corporate social responsibility objectives align well with Send a Cow's vision and holistic approach. Throughout the partnership, we have worked closely with Standard Bank to create mutually beneficial opportunities to reach different audiences within their offices in Jersey, the Isle of Man, Kenya and Uganda.

In 2019, Standard Bank completed their three-year commitment to fund the Rakai Orphans Project in Uganda (featured on page 12). Following a project visit to Uganda in October 2019, the company also made a gift to support an additional project focused on social inclusion of people with disabilities, which fits with the company's Social, Economic and Environmental (SEE) Strategy around diversity and inclusion.

One of the key strengths of this partnership are the introductions Standard Bank makes to potential new partners in Jersey and in Africa. Their strategy events in Jersey (pictured)

and the Isle of Man, provided an excellent opportunity to network and showcase how our commitment to achieving the UN's Sustainable Development Goals, aligns with the company's SEE Strategy. The partnership continues to grow, and we enjoy building relationships with the company's colleagues and clients to fulfil its partnership objectives.

"We love working with the team at Standard Bank," says Victoria Barnes, Head of Partnerships and Philanthropy, "and particularly enjoy matching the projects they fund to their corporate philanthropy. The valuable introductions made in the past year in Jersey and in Kenya bear testimony to the trust and the confidence that the company has in Send a Cow's programmes and teams. It's a fantastic strategic partnership."

Baillie Gifford

Edinburgh-based Baillie Gifford has supported our Developing Business Women project for two years. As an independently owned investment management firm, they have taken a strong interest in the project's social and economic impacts. Working in Kutaber, Ethiopia, where the

Below: CEO Paul Stuart and Partnerships Manager Becky Moorcroft with staff from Standard Bank



Seeing the impact of the projects first-hand has confirmed my belief that by partnering with Send a Cow, Standard Bank Offshore Group's funding improves the lives of African communities, drives positive impact in its SEE focus areas and contributes to numerous Sustainable Development Goals in the most direct, effective and sustainable way."

Jen Bronte-Hearne, Programme Lead for SEE at Standard Bank

attitudes towards women mean they have little to no control over their resources, the project has worked with 600 women, enabling them to participate equally in decision-making and establish successful and sustainable agri-businesses.

“Send a Cow has a strong presence in Scotland and in 2019 we became a Scottish registered charity,” says Catherine Harris, Corporate Partnerships Manager. “Supported by our Ambassadors and Partners, Send a Cow has organised and attended several events across Scotland. As members of Scotland’s International Development Alliance, we look forward to joining conversations on the climate crisis at COP26 in Glasgow next year.”



Merima (centre) works with the Baillie Gifford-supported Developing Business Women project in Ethiopia

THANK YOU

Special thanks to our incredible corporate partners, trusts, foundations and institutions for all of their support



In addition to the above, we would also like to thank the States of Guernsey



John and Josephine
harvesting rainwater, Uganda



Carol concert at the historic Bath Abbey

Supporters

None of our work would be possible without our fantastic supporters. Here are some of the fundraising highlights of the year...

Bath Half Marathon 2020

Despite the Bath Half Marathon taking place just before a national UK lockdown was announced, we are proud to say that our Bath Half Herd of 80 runners – our biggest team yet – raised an incredible £21,872 to support our work with families in rural Africa. We were also thrilled that actor and Send a Cow ambassador, Ben Aldridge, joined us this year, and raised £2,000.

2.6 Challenge

The 2.6 Challenge was created in April and May 2020 by Just Giving, to help UK charities in the face of COVID-19. We asked our supporters to choose a challenge of their choice around the 2.6 theme, to support our response to coronavirus in rural Africa. From 26-minute dance-a-thons to 26 times crawling through play tunnels, or 26 days of painting, there were some very creative challenges!

Long-term supporters of Send a Cow, Seb and Toby Symington, challenged themselves to run and cycle 260 miles in 26 hours, which means they both ran 2 marathons and cycled 3 over the 26 hours! Through this amazing effort, the brothers raised £2,046.

Mission Partnership: Kakrao project

Wiltshire United Area is a long-standing ecumenical partnership group of churches across the county (United Reformed and Methodist churches).

They have been connected to Send a Cow right from the organisation's beginnings in Uganda. Over the past three years, they have become a Mission Partner for the Kakrao Project, raising money through coffee mornings and regular donations.

"Being a Mission Partner has brought the whole area together to support one project. It has been so interesting to focus on one project, seeing how the money we raised supported the community in Kenya. We watched how the community transformed from struggling to thriving, and we knew that we were part of that. We are now excited to be going on to support the next project, Enterprising Migori. We know that our support will make a difference, and that we will be able to hear about the progress as it is being made." – **Maggie Skyrme, Secretary of the Area World Church Group.**

Carol Concert 2019

Our first Christmas Carol Concert at Bath Abbey was a sell-out event seeing 250 supporters gather to celebrate Christmas and Send a Cow's work.

Among the highlights were a performance by Bath Community Gospel Choir, while Adrian Youings, the Archdeacon of Bath, shared reflections of his visit to Zambia. Guests also heard from a Send a Cow farmer, Veronica, who was initially struggling to grow food from her land because of climate change but now grows enough for her whole family.



Looking back on the year

In 2018-19's Annual Review we included 6 priority areas for the organisation. Here we report back on the progress made towards achieving our aims:

1. Explore new ways to deliver our mission at scale, including finance opportunities such as Development Impact Bonds and social enterprise models

Send a Cow continues to explore social enterprise and creative investment models to grow impact, increase sustainability, innovate and engage with a wider variety of stakeholders including corporates and impact investors.

Send a Cow staff attended the World Social Enterprise Forum in Ethiopia and we are working with a social enterprise specialist to identify and test social enterprise opportunities.

2. Begin fundraising in the US in an effort to maximise global funding opportunities. This will include recruitment of a full-time fundraiser based in the US, who will be supported by an already established US Board of Trustees

In February, our first full time US-based fundraiser started work. Based in Washington DC and supported by the US Board, his role is to build relationships with US based institutional donors, including USAID and a number of trusts and foundations, and with other NGOs with whom we can work in partnership.

3. Strengthen the climate resilience of families through various Send a Cow techniques and training methods

Our programmes staff are continuing to train communities to make disaster risk reduction plans to mitigate the worst effects of climate change. Increasing tree growing within farm systems training is protecting soil, increasing water retention and helping capture more carbon. Through training in creating energy saving stoves, rainwater harvesting



Joseph and Terezina from Northern Uganda.
“Working with Send a Cow makes me feel free
and healthy,” says Joseph.

and storage, and mulching to prevent water evaporation, we help to increase families’ resilience to future climate shocks.

A positive assessment by Climate Stewards highlighted the carbon neutrality of our programmes. Following this, we are reviewing organisational policies and practices in both our UK and in-country offices in order to become more climate smart and build further resilience to climate change.

4. Assess our systems and processes to become more efficient and ensure we deliver excellent value for money for our donors

This year we have migrated a number of our IT systems to the Cloud. This server migration, along with having a single network and Microsoft 365 has improved our processes significantly.

It has also enabled us to be COVID-ready in our ability to work from home and become more connected to colleagues in Africa.

5. Develop a wellbeing strategy and build the skills of Send a Cow’s greatest resource: our staff

We have developed a wellbeing strategy which includes proposals around flexible working. Although many of the office-based plans to engender a supportive environment have had to be put on hold in 2020, we instead developed a COVID-19 wellbeing support package, to help staff transition to working from home.

6. Explore technology opportunities that can be used to complement our existing programme delivery across Africa, including mobile phone technology

We have begun preparing training materials for learning management system platforms, such as Moodle, so that farmers can access our training materials from their mobile phones, extending the reach and impact of our training. In addition, we secured funding to pilot this methodology with Kenyan farmers, in conjunction with a local partner organisation.



Our goals this year

The COVID-19 pandemic has had a significant impact on our income and operations during 2019-20. We have set our priorities to ensure that we build back better and are actively developing new models, partnerships, and ways to grow income and connect with new audiences.

Priority 1: Grow our impact at scale: We will increase the number of farmers we support during 2020-21, and further position ourselves for growth in the future:

- Start at least five new projects in Uganda, Kenya and Ethiopia working with over 260,000 people
- Design a social enterprise approach to support a new model of sustainable development in rural Africa
- Create a new fundraising and communications strategy to raise funds and engage new audiences including through digital channels, both during the pandemic and beyond.

Priority 2: Develop partnerships: Working in partnership is critical to help us have more impact, expand into new regions, and build a lasting legacy in the places where we work:

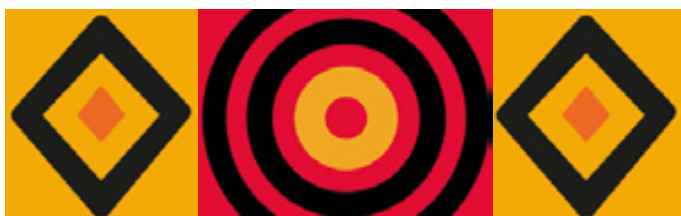
- Explore potential delivery partners to best utilise their expertise and combine it with our own programme strengths
- Develop our internal capacities and systems for identifying, supporting and managing partnership relationships
- Advocate on behalf of our family farmers through combining our efforts with other organisations and with networks that amplify their voices, both in Africa and the UK.

Priority 3: Use of technology: We will make use of different technologies to find new ways to develop and deliver our work, to include sharing of knowledge and trainings where there may be greater restrictions on travel and gatherings:

- Deliver a pilot project to extend our training reach to new project participants and existing farmers, through mobile phone technology and digital training platforms
- Continue to seek new technologies (e.g. Push-Pull) which we can use to help rural communities to build their resilience in the face of climate change
- Collate and develop training materials to cover all aspects of our integrated approach, including farm systems, gender and social inclusion, and enterprise development, and make them accessible on the Moodle platform.

Priority 4: Africa forward: We will approach all our work with the aim of ensuring African teams lead and are in the driving seat of the delivery of programmes. We believe that the best way to deliver relevant and sustainable impact to communities and families in rural Africa is through Africa-designed and implemented solutions:

- Create and build greater senior programmes leadership and technical capacity in Africa
- Strengthen our in-country presence and resources and grow our capacity to network and build partnerships and fundraising in Africa
- Ensure the teams in Africa are at the heart of all new development of processes and systems so that they have the tools they need to succeed.





One of our new projects, the Dairy for Nutrition and Income (DaNI) project, will work with 2,900 smallholder farmers, within Wolayita in Ethiopia. It aims to improve the nutrition and income of farmers by increasing the productivity of indigenous livestock, supporting the community to trade dairy processed foods, and regenerating degraded land.

Priority 5: Supporting staff

Our staff and volunteers are our most valuable resource and critical to achieving our mission and goals.

We will continue to prioritise the health, safety and wellbeing of our staff and volunteers through this pandemic, and build on the support we give them to succeed:

- Ensure additional health and safety training is rolled out for all our field staff, to keep staff, project participants and communities safe
- Increase flexible working arrangements to minimise risk to our staff and provide tools and training to support this
- Strengthen the staff development component of the annual appraisal process, and promote opportunities for continuous professional development through online training.



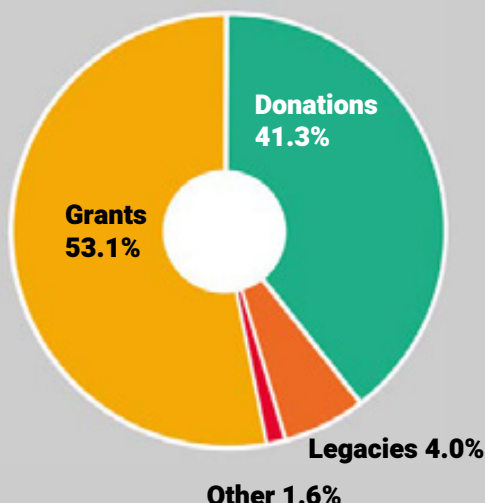
£7.2m income

Financial summary



from 16,000 donors across 45 countries

Income



Following last year's increase, total income declined to £7.2m in 2019-20, from £8.3m in 2018-19.

£3.0m Donations Gifts from our many generous and loyal, often long-term Send a Cow and Emerge Poverty Free supporters were again a major part of our income. Individual donations held up well, despite the pandemic, at £3.0m (2018-19: £3.1m). They included £0.3m in gift aid relief, highlighting the importance of ticking the gift aid box.

£0.3m Legacies Legacy income varies sharply from year to year. After an unusually high £0.8m in 2018-19, bequests in 2019-20 were much lower at £0.3m. Supporters' legacies provide valuable unrestricted funds and we encourage all Send a Cow's friends to continue their good work by remembering us in their Wills.

£3.8m Grants Despite some important new 'wins', grant income declined from a record £4.4m in 2018-19 to £3.8m. The decline largely related to completion of two major projects, 'Planting Hope' in Southern Ethiopia, funded by UK Aid from the British people (FCDO), and 'Agriculture for Women with Disabilities' in Uganda, funded by USAID, and to delays to grants for both existing and new projects due to COVID-19.

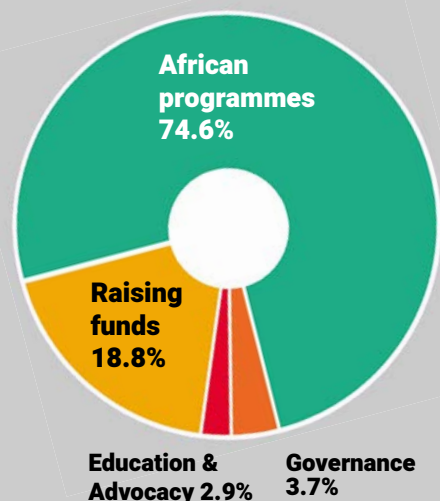
£0.1m Other income Other income mainly consisted of support from the UK Government's Job Retention Scheme. This helped offset the costs of staff who were furloughed while the pandemic meant they could not work.

£5.8m spent on delivering and supporting our programmes



supporting 550,000 people out of poverty

Expenditure



£5.3m African programmes After a record £6.3m in 2018-19, expenditure on livelihoods programmes in Africa declined to £5.3m in 2019-20. This resulted from the fall in income and gaps between the completion of old projects and the start of new ones, compounded by delays and disruption due to COVID-19.

£0.3m Governance Governance costs relate to the overall management and control of the charity by its Trustees (who are not paid) and senior Management. This year substantial work was done on strategy development.

£0.2m Education and advocacy Send a Cow seeks to influence opinion on matters relating to our work. In Kenya, this year we were a key player in advocating against the donkey hides trade.

£1.3m Raising funds Organisational changes and strict cost control allowed a reduction in the cost of fundraising from £1.6m in 2018-19 to £1.3m in 2019-20, in line with the reduction in total income.



Legal and administrative detail

Company number	2290024
Charity number (England and Wales)	299717
Charity number (Office of Scottish Regulator)	SC049792
Registered address	The Old Estate Yard, Newton St Loe Bath, BA2 9BR
Trustees	John Geake, Chairman Isabella Wemyss, Secretary Chris Egitto Peter Hinton Fiona Crisp Stephanie Dennison Dr Alan Kerbey OBE (resigned 23 April 2020) Dr Andrew Jimmy Mubeezi-Magoola Simon Doherty Andrew Gillam, Treasurer Alison Griffith (appointed 22 January 2020)
Principal staff	Paul Stuart, Chief Executive
Bankers	Barclays Bank Plc, P.O. Box 47, 37 Milsom Street, Bath, BA1 1DW
Auditors	Haysmacintyre LLP, 10 Queen Street Place, London, EC4R 1AG

Structure, Governance and Management

Send a Cow group consists of: Send a Cow, a company limited by guarantee (company number 2290024), Send a Cow Uganda registered as an NGO in Uganda, Send a Cow Kenya registered as an NGO in Kenya and Send a Cow branches in Burundi, Ethiopia, Rwanda and Zambia. Send a Cow also operates a US registered charity called Send a Cow Incorporated. This is a separate legal entity based in Pennsylvania.

Emerge Poverty Free is a wholly owned subsidiary which we have consolidated from the date of the merger in September 2017.

All entities are considered part of Send a Cow for operational purposes. All four companies have their own Boards and reporting requirements.

Governance and management

Send a Cow is a charitable company limited by guarantee. It was established in 1988 and is governed by its Memorandum and Articles of Association. The purpose of the charity is to relieve poverty in low-income countries through training in sustainable agriculture and community development.

The overall strategy and policy for Send a Cow is agreed by the Board of Trustees, advised by the CEO and Senior Leadership Team. Send a Cow's Chief Executive is responsible for the operation of the Charity and management of all staff.

The current Board of Trustees consists of 10 elected members. A list of Trustees who held office during the year can be found on page 29. Send a Cow's Memorandum and Articles of Association allow for the appointment of up to 12 Trustees. The Charity has an open recruitment process for appointment of new Trustees who serve an initial term of four years after which they may be appointed for a consecutive four year term. When new Trustees are appointed they are provided with an induction programme and the opportunity to meet staff from across Send a Cow. Trustees periodically review governance arrangements to ensure that appropriate structures and mechanisms are in place as the charity evolves. They meet quarterly to review strategy, organisational performance and risks. There are Boards in place overseeing the work in the US, Uganda and Kenya.

Improvements in safeguarding

At Send a Cow we believe it is never acceptable for children or vulnerable adults to experience abuse of any kind. We operate a zero-tolerance approach to abuse from our staff (and the organisations we work with) towards the communities we are here to serve, especially the most vulnerable.

To this end the Group, Uganda and Kenya Boards have each nominated Trustees with particular responsibility

for safeguarding. At the Group level Send a Cow has also appointed a Designated Safeguarding Officer.

Over the last year we have made improvements to our policies and processes to embed safeguarding across the whole organisation, including:

- A short version of the Send a Cow safeguarding policy is now available in English and has been translated into local languages.
- Safeguarding is a regular item on the quarterly Board agendas and we are working on how to include and represent project participants at board level in the UK, Uganda and Kenya
- Due diligence processes for downstream partners have been tightened in the last 6 months and a process for reviewing partners before engagement has been set up
- Levels 1 and 2 Safeguarding training has been completed by Trustees, Head Office staff and staff in 5 out of 6 country programmes. Training in Zambia was planned to take place in May/June but is now on hold due to COVID-19
- An innovative approach to help communities in Africa to lead on safeguarding and to keep their people safe is being rolled out in-country. Send a Cow Uganda is leading the development of this process

Safeguarding incidents

In this financial year there have been no reported safeguarding incidents at Send a Cow across all 7 countries where we work, including the UK.

Our commitment to our supporters

The Group Board of Trustees ensures that our fundraising is guided by our core values and that it complies with legal and regulatory frameworks.

We rely on the generous donations of our supporters and each year we undertake a range of activities in order to raise the funds needed to support our projects across the six African countries in which we work. This fundraising includes asking for regular and one-off donations to both new and existing supporters online, via the post and, for a small group of committed supporters, via the telephone and in person. We also promote legacy giving and a range of community-based fundraising activities and support individuals who undertake events and challenges in aid of Send a Cow. We also make a number of applications to trusts, foundations and institutional partners for funding. As part of our fundraising activity we also receive ongoing support from corporate partnerships, this includes seven commercial participants who have donated to us from sales of their products. In 2019-2020 all this fundraising activity was undertaken in-house by Send a Cow employees with the support of a large group of regular volunteers. In the last financial year we did not instruct any professional fundraisers to work on our behalf, though we

did employ one fundraising consultant to advise us on our work and strategy.

We endeavour for all our fundraising and anyone fundraising on our behalf to be undertaken in a fair, transparent and compliant manner. We are members of the Fundraising Regulator and ensure all our fundraising activity is carried out in line with the Code of Fundraising Practice, charity law and all relevant legislation including General Data Protection Regulation and Privacy and Electronic Communications Regulations. All Send a Cow employees receive training and support as appropriate and when planning new activities we ensure the correct processes and procedures are in place and that this is checked against the code. The volunteer fundraisers who fundraise on our behalf include our volunteer 'Ambassadors', student fundraising societies, local community groups and a small number of commercial participators. All fundraisers acting on behalf of Send a Cow receive thorough guidance and training based on the code and we hold regular meetings and training session for these groups throughout the year to monitor their activity. Each year all our policies, procedures and guidance that support this are reviewed and updated.

We take supporter feedback and complaints very seriously and always make sure this is recorded and fed in to future planning to ensure we continue to improve and put our supporters' voice at the heart of our work. Over the last year we sent out 546,000 fundraising communications across a range of channels and from this received zero complaints in relation to this activity. We received one complaint of a non-fundraising related nature which was investigated and successfully resolved.

We publish, on our website, information regarding our approach to people who are in vulnerable circumstances and what we do should we receive a request from a third party acting on one of our supporters' behalf. This includes how we define and identify those in vulnerable circumstances. This guidance is reviewed every year and training for teams, particularly those who speak to our supporters, is held throughout the year. When new fundraising activity is undertaken we mitigate the risks of fundraising with people in vulnerable circumstances. We really appreciate all the support we receive and we are committed to maintaining high standards of fundraising and supporter care.

Managing risks

Managing risks effectively is integral to the achievement of our vision. Structures are in place to ensure that key risks are identified and mitigated.

The trustees are ultimately responsible for risk management and the effectiveness of Send a Cow's internal control systems.

The following framework is in place to identify and manage risk:

- The Senior Leadership Team reviews the significant

organisational risks on a regular basis and ensures that internal control measures are in place and adequate. They regularly consider new and emerging risks, review internal best practice reports and assess progress against mitigating actions. Through their day-to-day activities the Senior Leadership Team ensure that risk management processes are embedded across the organisation through the effective implementation of relevant policies, procedures and ways of working.

- The trustees review the strategic risks and the internal control measures. They regularly monitor performance against objectives and the management of major risks.
- There are policies and procedures in place for raising complaints and concerns (whistleblowing). There is also an anti-fraud and anti-bribery policy in place, which clearly stipulates that Send a Cow has a zero-tolerance approach to such activities in all circumstances.
- A best practice review plan is in place, the results of which are shared with the Senior Leadership Team and the trustees. The country offices are supported in the development and regular review of risks, mitigation strategies and country specific risk registers.

Send a Cow's key risks are:

Maintaining our financial strength and sustainability

There is a potential for trends in the general fundraising environment to impact on our ability to secure income, especially to cover our core costs. The risks have been heightened due to the impact of COVID-19.

Mitigating actions:

- Review our business model and KPIs and make changes necessary to ensure a financially sustainable model
- Regular forecasts and review of these to ensure prompt action is taken in the event of concern
- Maintain adequate levels of reserves
- Target income sources in the countries we work in

Catastrophic world event threatens our ability to work effectively, to fundraise and to operate our programmes

Mitigating actions:

- Disaster recovery plans in place, which have been tested with COVID-19
- Use of technology in our programmes to reduce need for face-to-face training
- Better use of technology in our communications
- Ensure our work focuses on hygiene and the importance of this (COVID-19 related)

Changes in the external economic environment or policy/ employment legislation can affect our ability to raise funds and impact on our cash flow or reserves

Mitigating actions:

- Foreign exchange procedures are in place to manage the risk, these include the purchase of forward contracts, seeking alternative currencies as appropriate and making considered choices when disbursing funds to our programmes
- Work closely with the in-country teams to monitor legislation changes and analyse their impact

The volatile political and social environment in the countries we work in

Mitigating actions:

- In country security plans in place that are reviewed regularly
- Regular communication between Director of International Operations and the Country Directors on political and security situations that could impact on safety of staff or delivery of projects
- Updated crisis response procedures
- Revised health and safety policies
- Enhanced travel procedures have been introduced

Reserves and investments

Our reserves policy is set to ensure that our work is protected from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required.

The trustees have determined that the Charity needs free reserves for the following purposes:

- To manage the seasonality of its unrestricted income.
- To protect against unforeseen income fluctuations.
- To provide working capital for the effective running of the organisation and manage fluctuations in expenditure levels.
- To protect against unforeseen expenditure due to working in inherently risky countries and situations.
- To enable Send a Cow to invest in unforeseen opportunities, should it choose to do so.

The trustees further determined that Send a Cow should be holding sufficient cash, at its financial year end on 30 June, to cover unbudgeted fluctuations in income and/ or expenditure, equivalent to a minimum of twelve weeks of resources to be expended from unrestricted funds at budgeted activity levels.

Based on the above policy, the trustees calculate that a desirable level of free reserves as at 30 June 2020 would be £0.58m. As at 30 June 2020, the actual level of free reserves was in excess of our policy at £0.77m. We plan to utilise our excess free reserves to further our charitable activities. Total restricted reserves were £1.111m.

Foreign exchange policy

Foreign exchange policy, monetary assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling based on the value obtained. Exchange differences are taken into account in arriving at the net incoming resources for the year.

Remuneration policy

In setting appropriate pay levels Send a Cow aims to make sure that we pay enough to recruit and retain people with the skills we need whilst ensuring that we use the money entrusted to us by our donors wisely and achieve the greatest impact in delivering our objectives.

In setting CEO and Senior Leadership Team pay the trustees take into account the skills and experience required for the roles and the remuneration levels in the sector.

Pay is reviewed annually and takes into consideration affordability, economic trends and the external pay environment.

Public benefit

We have considered the Charity Commission guidance on public benefit when reviewing our aims and objectives and in planning the future activities of the Charity.

The public benefit of Send a Cow lies in supporting those in deep need in rural Africa by providing the means whereby families in poor areas may come together in groups to learn and then work with renewed hope and confidence to overcome poverty and malnutrition, and make a good living from the land. The Trustees therefore confirm that Send a Cow fully satisfies the public benefit test and the work that it does satisfies the test as set out in this report.

Going concern

After reviewing the Charity's forecasts and projections and its reserves, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Trustees' responsibilities

The Trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting

Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102: The Financial Reporting Standard applicable in the UK.

The law applicable to charities in the UK requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the group, and of the incoming resources and application of resources for the charitable group for that period.

In preparing these financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles on the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed
- Prepare the financial statements on the basis of going concern unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the group and the parent charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Charity's website. Legislation in the UK governing the preparation of the financial statements and other information included in the annual report and accounts may differ from legislation in other jurisdictions.

The Trustees at the date of signing of this report are listed under Legal and Administrative Details as are the Company and Charity registered numbers of Send a Cow.

Statement of disclosure to auditors

- a) So far as the Trustees are aware, there is no relevant audit information of which Send a Cow's auditors are unaware and
- b) They have taken all the steps they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that Send a Cow's auditors are aware of that information.

Auditors

Haysmacintyre LLP has indicated its willingness to be reappointed as Statutory auditors. The charity has taken advantage of the exemptions available to small companies and has not prepared a strategic report.

This report was approved by the Trustees on 7 December 2020 and signed on their behalf by



John Geake, Chairman of the Board of Trustees

Independent auditor's report to the members and trustees of Send a Cow

Opinion

We have audited the financial statements of Send a Cow for the year ended 30 June 2020 which comprise the Consolidated Statement of Financial Activities, the 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 30 June 2020 and of the group's and parent charitable company'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

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 32-33 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 Trustees' Annual Report, the Introduction from the Chairman and the Letter from the CEO. 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 Trustees' Annual Report (which includes 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 directors' report included within the Trustees' 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 Trustees' Annual Report (which incorporates the directors' report).

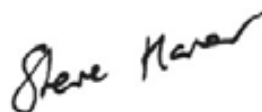
We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 require us to report to you if, in our opinion:

- 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Use of our report

This report is made solely to the charitable company's

members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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.



Steven Harper (Senior Statutory Auditor)
For and on behalf of Haysmacintyre LLP, Statutory Auditors

10 Queen Street Place,
London, EC4R 1AG

8 December 2020

Consolidated statement of financial activities (incorporating an income and expenditure account)
For the year ended 30 June 2020

		2020			2019		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies	3	2,112,338	1,147,060	3,259,398	2,582,702	1,317,632	3,900,334
Charitable activities							
Grants received	2	3,878	3,816,453	3,820,331	16,140	4,396,008	4,412,148
Other trading activities	4	14,691	-	14,691	14,090	-	14,090
Investments	5	1,095	388	1,483	284	-	284
Other	6	93,470	2,932	96,402	16,364	4,083	20,447
<hr/>							
Total income		2,225,472	4,966,833	7,192,305	2,629,580	5,717,723	8,347,303
<hr/>							
Expenditure on:							
Raising funds	7	833,832	565,942	1,399,774	1,083,765	517,324	1,601,089
Charitable activities							
Sustainable Livelihood projects	7	1,461,658	4,085,733	5,547,391	1,204,490	5,309,516	6,514,006
Education and advocacy	7	194,738	21,899	216,637	165,659	13,095	178,754
<hr/>							
Total expenditure		2,490,228	4,673,574	7,163,802	2,453,914	5,839,935	8,293,849
<hr/>							
Net income / (expenditure) for the year	9	(264,756)	293,259	28,503	175,666	(122,212)	53,454
Transfers between funds		-	-	-	-	-	-
<hr/>							
Net movement in funds		(264,756)	293,259	28,503	175,666	(122,212)	53,454
<hr/>							
Reconciliation of funds:							
Total funds brought forward		1,286,592	812,249	2,098,841	1,110,926	934,461	2,045,387
<hr/>							
Total funds carried forward		1,021,836	1,105,508	2,127,344	1,286,592	812,249	2,098,841
<hr/>							

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21 to the financial statements.

A charity only Statement of Financial Activities is included in Note 26.

		The group		The charity	
		2020	2019	2020	2019
	Note	£	£	£	£
Fixed assets:					
Tangible assets	14	253,233	347,187	128,838	188,451
		253,233	347,187	128,838	188,451
Current assets:					
Debtors	16	312,165	416,900	229,120	190,914
Cash at bank and in hand	23	1,975,333	1,793,388	1,809,820	1,248,838
		2,287,498	2,210,288	2,038,940	1,439,752
Liabilities:					
Creditors: amounts falling due within one year	17	(345,932)	(396,735)	(263,066)	(349,953)
Net current assets		1,941,566	1,813,553	1,775,874	1,089,799
Total assets less current liabilities		2,194,799	2,160,740	1,904,712	1,278,250
Creditors: amounts falling due after one year	18	(67,455)	(61,899)	(67,455)	(61,899)
Total net assets		2,127,344	2,098,841	1,837,257	1,216,351
Funds:					
Restricted income funds	21	1,105,508	812,249	1,537,092	1,034,330
Unrestricted income funds:					
Unrestricted general funds	21	971,836	936,592	300,165	182,021
Designated funds	21	50,000	350,000	-	-
Total funds		2,127,344	2,098,841	1,837,257	1,216,351

The net surplus of the Charity before consolidation was £620,906 (2019: deficit of £180,560), see note 26.
The notes on pages 39 to 58 form an integral part of the financial statements.

Approved and authorised for issue by the trustees on 7 December 2020 and signed on their behalf by



John Geake
Chairman of the Board of Trustees

Consolidated statement of cash flows
For the year ended 30 June 2020

	Note	2020 £	2019 £
Cash flows from operating activities			
Net cash provided by / (used in) operating activities	22	189,626	284,715
Cash flows from investing activities:			
Proceeds from sale of fixed assets			13,584
Purchase of fixed assets	14	7,618	121,001
Net cash (used in) /provided by investing activities		(7,681)	(107,417)
Change in cash and cash equivalents in the year		181,945	177,298
Cash and cash equivalents at the beginning of the year		1,793,388	1,616,090
Cash and cash equivalents at the end of the year	23	1,975,333	1,793,388

Notes to the financial statements

As at 30 June 2020

1. Accounting policies

Send a Cow is a company limited by guarantee, registered in England and Wales (Company number: 2290024) and a charity registered with the Charity Commission (registered number: 299717) and the Office of the Scottish Charity Regulator (SC49792). Send a Cow's registered address is shown on page 29.

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition, effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (March 2018) and the Companies Act 2006.

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

These financial statements consolidate the results of Send a Cow Uganda, Send a Cow Kenya and Emerge Poverty Free on a line by line basis, all are charitable companies and are wholly-owned subsidiaries. Transactions and balances between charitable company and its subsidiaries have been eliminated from the consolidated financial statements. Balances between Send a Cow and the companies are disclosed in the notes of the charitable company's balance sheet.

The accounting policies of Send a Cow Uganda and Send a Cow Kenya may vary from those adopted by the group in relation to the level of items capitalised and treated as fixed assets and the booking of pass on livestock income and expenditure. The consolidated accounts use accounting policies which are consistent for Send a Cow Uganda and Send a Cow Kenya, Emerge Poverty Free and the group. Consequently, the separate entity accounts for Send a Cow Uganda and Send a Cow Kenya show different values for certain transactions.

The financial statements are prepared in pounds sterling, rounded to the nearest pound.

b) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

c) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. In making this assessment, the Trustees have considered a period of at least one year from the date of approving the financial statements.

There are no key judgements that the charitable company has made which have a significant effect on the accounts.

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

d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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

e) Interest receivable

Interest on funds held on deposit is included when

receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of social development and agricultural projects and advocacy, campaigning and education projects undertaken to further the purposes of the charity and their associated support costs
- Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) Allocation of support costs

Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the basis of staff time and the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of estimated time spent on each activity.

Governance costs are the costs associated with the governance arrangements of the charity. These

costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities. Support and governance costs are re-allocated to each of the activities based on estimated time spent.

i) Operating leases

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

j) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500 (UK based assets only) or if the item is an overseas vehicle. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment and leasehold improvements and database	25% straight line
Overseas vehicles	20% straight line
Land and buildings	33 years

k) Debtors

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

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation

can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due. Redundancy and Termination costs are accounted for on an accruals basis.

n) Financial Instruments

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

o) Pensions

The charity has arranged a defined contribution scheme for its staff. Pension costs charged in the Statement of Financial Activities represent the contributions payable by the Charity in the period. The outstanding contributions to be paid relate only to June 2020, and these were paid over immediately after year end.

p) Forward contracts

Forward contracts are used as an instrument to manage currency risk where necessary. Gains or losses on these contracts are recognised in line with FRS 102 guidance.

2. Income from charitable activities

	2020			2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
The National Lottery Community Fund 'People led livelihoods'	-	207,966	207,966	125,320
Brooke Equine Welfare	-	122,581	122,581	93,882
Catholic Relief Services	-	280,463	280,463	405,170
Comic Relief	-	83,302	83,302	79,778
European Union (via Wolayita Development Association)	-	30,453	30,453	-
European Union (via Village Water)	-	19,438	19,438	-
Genesis Charitable Trust	-	-	-	49,015
Guernsey Overseas Aid & Development Commission	-	61,123	61,123	98,188
Heifer Nederland	-	-	-	45,900
Innocent Foundation	-	177,652	177,652	-
Jersey Overseas Aid	-	302,767	302,767	-
JJ Charitable Trust	-	-	-	56,850
Medicor Foundation	-	150,000	150,000	75,000
Ministry of Agriculture and Animal Resources (MINAGRI) Rwanda	-	96,101	96,101	-
Ministry of Agriculture, Animal Industries and Fisheries (MAAIF) - Uganda	-	62,447	62,447	79,054
Norwegian Agency for Development cooperation	-	114,465	114,465	66,117
Prince of Wales Charitable Foundation	-	-	-	59,826
Royal Jersey Agricultural and Horticultural Society (RJA&HS)	-	349,432	349,432	299,743
Send a Cow Inc. (From Starbucks Foundation)	-	116,329	116,329	199,962
Sustain for Life	-	72,144	72,144	74,242
The Allan Willett Foundation	-	120,000	120,000	-
The Waterloo Foundation	-	25,000	25,000	50,000
UK Aid from the British people - 'Improved nutrition for children and women in Dawuro zone, southern Ethiopia.'	-	401,022	401,022	598,707
UK Aid from the British people - 'Planting hope and increasing resilience for marginalised smallholder farmers in Wolayita zone of Southern Ethiopia'	-	-	-	356,495
UK Aid from the British people 'Improving nutrition and livelihoods for children and mothers in Western Kenya	-	418,414	418,414	519,960
United States Agency for International Development (USAID) - AWDA	-	100,296	100,296	455,952
Income from other grants and trusts under £50,000 or Anonymous	3,878	505,058	508,936	622,987
	3,878	3,816,453	3,820,331	4,412,148

Grant and trust income received is expended in Africa on charitable activities which include social development and agricultural projects, advocacy and education activities. Prior year income included unrestricted income of £16,140 and restricted income of £4,396,008.

3. Income from donations and legacies

	2020	2019
	Total	Total
	£	£
Gifts	2,970,636	3,133,022
Legacies	288,762	767,312
	3,259,398	3,900,334

4. Income from other trading activities

	2020	2019
	Total	Total
	£	£
Activities for generating funds	14,691	14,090
	14,691	14,090

5. Income from investments

	2020	2019
	Total	Total
	£	£
Bank interest received	1,483	284
	1,483	284

6. Other income

	2020	2019
	Total	Total
	£	£
Job retention scheme	93,470	-
Other	2,932	20,447
	96,402	20,447

7. Analysis of expenditure

	Cost of raising funds	Charitable activities		Governance costs	2020 Total	2019 Total
		Sustainable Livelihood projects	Advocacy and Education projects			
	£	£	£	£	£	£
Staff costs (Note 10)	902,452	2,535,163	140,837	244,746	3,823,198	3,935,048
Direct Costs	305,611	2,217,424	55,127	-	2,578,162	3,461,590
Grants (Note 8)	-	297,261	-	-	297,261	424,086
Office management	114,811	212,660	8,651	-	336,122	329,934
IT and equipment	15,623	65,287	3,095	9,178	93,183	89,052
Legal and audit fees	9,575	14,698	925	10,678	35,876	54,139
	1,348,072	5,342,493	208,635	264,602	7,163,802	8,293,849
Governance costs	51,702	204,898	8,002	(264,602)	-	-
Total expenditure 2020	1,399,774	5,547,391	216,637	-	7,163,802	
Total expenditure 2019	1,601,089	6,514,006	178,754	-		8,293,849

Of the total expenditure, £2,490,228 was unrestricted (2019: £2,453,913) and £4,673,574 was restricted (2019: £5,839,935).

Support costs have been allocated to activities above on the basis of time spent. They include UK staff related costs, office management, IT and equipment costs and legal and audit costs. They total £850,764 (2019: £787,983).

7. Analysis of expenditure - prior year

	Cost of raising funds	Charitable activities		Governance costs	2019 Total	2018 Total
		Sustainable Livelihood projects	Advocacy and Education projects			
	£	£	£	£	£	£
Staff costs (Note 10)	1,015,556	2,594,812	121,055	203,625	3,935,048	3,467,642
Direct Costs	396,674	3,020,107	44,809	-	3,461,590	2,862,506
Grants (Note 8)	-	424,086	-	-	424,086	521,300
Office management	115,659	208,900	5,375	-	329,934	296,198
IT and equipment	15,996	61,586	2,514	8,956	89,052	77,498
Legal and audit fees	12,975	24,569	63	16,532	54,139	29,934
	1,556,860	6,334,060	173,816	229,113	8,293,849	7,255,078
Governance costs	44,229	179,946	4,938	(229,113)	-	-
Total expenditure 2019	1,601,089	6,514,006	178,754	-	8,293,849	
Total expenditure 2018	1,076,615	5,842,455	336,008			7,255,078

8. Grant making

	2020	2019
	£	£
Organisation		
Total Land Care (Zambia)	7,049	-
Global Washington Institute (Kenya)	17,814	31,500
Wolayita Development Association (Ethiopia)	-	56,865
National Union of Women with Disabilities of Uganda (Uganda)	59,425	99,582
Dawuro Development Association (Ethiopia)	129,666	164,524
Action for Rural Women's Empowerment (Uganda)	83,307	71,615
	297,261	424,086

To further the reach and impact of our work we seek to work with partners as appropriate. Measures are in place to ensure effective use of funds.

9. Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2020	2019
	£	£
Depreciation	101,635	126,928
(Gain)/ Loss on disposal of fixed assets	-	(10,461)
Operating leases; property	190,905	194,143
Auditors' remuneration (excluding VAT):		
Audit	21,360	20,400
Other services	1,500	1,500
Trustees expenses	2,882	11,330
Foreign exchange gains or losses	16,657	(15,810)

10. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2020	2019
	£	£
Salaries and wages	3,203,091	3,286,540
Redundancy and termination costs	29,951	29,494
Social security costs	177,038	175,818
Pension contributions	295,050	303,133
Other forms of employee benefits (including holiday pay accrual)	118,068	140,063
	3,823,198	3,935,048

Two employees earned between £60,000 to £69,999 during the year (2019: one) and one employee earned between £80,000 and £89,999 (2019: none).

Total employee benefits including pension contributions and employer National Insurance contributions, for key management personnel was £355,995 (2019: £385,907)

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £2,882 (2019: £11,330) incurred by 11 (2019: 11) members relating to attendance at meetings of the trustees.

11. Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2020	2019
	No.	No.
Marketing and development (Fundraising)	37	38
Programmes Management (Inc Monitoring & Evaluation)	7	10
Management & Administration	12	10
Programme delivery and support (Africa based)	197	223
	253	281

12. Related party transactions

Emerge Poverty Free merged with Send a Cow in September 2017, with a change of Trustee membership. From September 2017, Emerge Poverty Free is included in the consolidated accounts of Send a Cow. In the year ending June 2020 transactions totalling £40,174 were charged by Send a Cow to Emerge Poverty Free for fundraising activities (2019: £57,456). Grants were made from Emerge Poverty Free to Send a Cow totalling £810,713 (2019: £391,080)

The balance due to Send a Cow at 30 June 2020 was £3,561 (2019: £18,021).

Send a Cow made grants totalling £501,250 (2019: £458,798) to **Send a Cow Uganda** during the year. Send a Cow transferred £79,473 (2019: £63,541) for reimbursed costs to Send a Cow Uganda for costs incurred outside the scope of their project delivery. The balance due to Send a Cow Uganda at 30 June 2020 was £685 (2019: £17,314).

From 1 April 2019, **Send a Cow Kenya** registered as a local NGO in Kenya therefore becoming a subsidiary to Send a Cow from this date. Send a Cow made grants totalling £688,303 to Send a Cow Kenya (£164,320 made for the period 1 April 2019 to 30 June 2019). Send a Cow transferred £16,708 for reimbursed costs to Send a Cow Kenya for costs incurred outside the scope of their project delivery during the year (£4,084 was transferred during the period 1 April 2019 to 30 June 2019). The balance due from Send a Cow Kenya at 30 June 2020 was £nil (2019: £3,953).

Total donations for charitable activities from trustees totalled £54,229 (2019: £57,483).

13. Taxation

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

14. Tangible fixed assets

The group

	Freehold property	Equipment and office improvements	Overseas vehicles	Total 2020
	£	£	£	£
Cost				
At the start of the year	122,482	166,904	764,274	1,053,660
Additions in year	-	7,681	-	7,681
Disposals in year	-	-	-	-
At the end of the year	122,482	174,585	764,274	1,061,341
Depreciation				
At the start of the year	51,964	140,575	513,934	706,473
Charge for the year	3,712	15,470	82,453	101,635
Eliminated on disposal	-	-	-	-
At the end of the year	55,676	156,045	596,387	808,108
Net book value				
At the end of the year	66,806	18,540	167,887	253,233
At the start of the year	70,518	26,329	250,340	347,187

All of the above assets are used for charitable purposes.

The charity

	Equipment and office improvements	Overseas vehicles	Total 2020
	£	£	£
Cost			
At the start of the year	166,900	513,742	680,642
Additions in year	7,681	-	7,681
Disposals in year	-	-	-
At the end of the year	174,581	513,742	688,323
Depreciation			
At the start of the year	140,575	351,616	492,191
Charge for the year	15,470	51,824	67,294
Eliminated on disposal	-	-	-
At the end of the year	156,045	403,440	559,485
Net book value			
At the end of the year	18,536	110,302	128,838
At the start of the year	26,325	162,126	188,451

15. Subsidiary undertakings

Send a Cow Uganda, a company limited by guarantee and incorporated in Uganda, is a wholly owned subsidiary of Send a Cow. Send a Cow Uganda has a Non-government Organisation registration number 1753. The accounts have been prepared and audited in Ugandan shillings for the year ended 30 June 2020. All activities have been consolidated on a line by line basis in the statement of financial activities. A summary of the results of the subsidiary is shown below. The principal office of Send a Cow Uganda is Plot 1, Ssemawata Road Ntinda, P.O. Box 23627, Kampala. Send a Cow Uganda is treated as a subsidiary as it has a separate company registration, and separate NGO registration.

	2020	2019
	£	£
Income		
Income from generated funds		
Investment income and other similar activities	100	3,563
Income from charitable activities		
Grants receivable	411,331	1,014,419
Grants receivable from Send a Cow	501,250	458,798
Total Income	912,681	1,476,780
Expenditure		
Charitable activities		
Sustainable Livelihood projects	1,026,209	1,534,202
Total Expenditure	1,026,209	1,534,202
Net income before transfers	(113,528)	(57,422)
Net movement in funds	(113,528)	(57,422)
Total assets	190,550	271,117
Total liabilities	(62,527)	(29,566)
Total funds held	128,023	241,551

15. Subsidiary undertakings (continued)

Emerge Poverty Free, a company limited by guarantee and incorporated in UK (company number: 03019431), is a subsidiary of Send a Cow, following a merger in September 2017. The accounts have been prepared and independently examined in GBP for the year ended 30 June 2020. All activities have been consolidated on a line by line basis in the statement of financial activities from the date of merger using the merger method of accounting. The principal office of Emerge Poverty Free is The Old Estate Yard, Newton St Loe, Bath BA2 9BR. Emerge Poverty Free is treated as a subsidiary as it has separate company and charity registration, with common control through the Board member composition.

	2020	2019
	£	£
Income		
Income from generated funds		
Voluntary income: Donations and Gifts	220,489	273,595
Voluntary income: Legacies	103,758	369,201
Investment income and other similar activities	50	-
Income from charitable activities		
Grants receivable	83,302	98,625
Total income	407,599	741,421
Expenditure		
Charitable activities		
Cost of Raising funds	44,661	75,286
Sustainable Livelihood projects	894,019	495,861
Total expenditure	938,680	571,147
Net income before transfers	(531,081)	170,274
Transfers		
Net movement in funds	(531,081)	170,274
Total Assets	65,869	614,905
Total Liabilities	(3,664)	(21,619)
Total funds held	62,205	593,286

15. Subsidiary undertakings (continued)

Send a Cow Kenya registered locally as an NGO effective from 1 April 2019. From this date, Send a Cow Kenya became a wholly owned subsidiary of Send a Cow. Send a Cow Kenya has a Non-government Organisation registration number 218/051/17-033/10709. The accounts have been prepared and audited in Kenya shillings for the year ended 30 June 2020. All activities have been consolidated on a line by line basis in the statement of financial activities for the group. A summary of the results of the subsidiary is shown below for the full year ending 2020 and for the period in 2019 (1 April 2019- 30 June 2019). The principal office of Send a Cow Kenya is Kefinco Estate Hse 2., Box 1761 – 50100 Kakamega, Kenya. Send a Cow Kenya is treated as a subsidiary as it has a separate company registration, and separate NGO registration.

	2020	2019
	£	
Income		
Income from generated funds		
Investment income and other similar activities	23	-
Income from charitable activities		
Grants receivable	153,217	24,027
Grants receivable from Send a Cow	688,303	164,320
Grant from Send a Cow on transfer	-	157,836
Total income	841,543	346,183
Expenditure		
Charitable activities		
Sustainable Livelihood projects	788,004	226,356
Total expenditure	788,004	226,356
Net income before transfers	53,539	119,827
Total Assets	116,531	59,935
Total Liabilities	(16,674)	(13,617)
Total funds held	99,857	46,318

16. Debtors

	The group		The charity	
	2020	2019	2020	2019
	£	£	£	£
Other debtors	30,633	33,078	17,078	26,506
Tax recoverable	29,383	55,413	24,873	29,909
Prepayments and accrued income	252,149	328,409	187,169	134,499
	312,165	416,900	229,120	190,914

17. Creditors: amounts falling due within one year

	The group		The charity	
	2020	2019	2020	2019
	£	£	£	£
Trade creditors	28,341	65,512	28,002	65,064
Accruals and other creditors	229,456	242,765	68,214	207,140
Other tax and social security	88,135	88,458	166,850	77,749
	345,932	396,735	263,066	349,953

At 30 June 2020, the charity had £184,075 of foreign exchange contracts in place (2019: £389,231). The fair value of these contracts is £184,140. The gain at the year end is recognised within other creditors.

18. Creditors: amounts falling due after more than one year

	The group		The charity	
	2020	2019	2020	2019
	£	£	£	£
Severance provision	67,455	61,899	67,455	61,899
	67,455	61,899	67,455	61,899

The severance provision relates to end of service benefit payable in jurisdictions where there is a legal obligation to do so.

19. Pension scheme

The charity has a defined contribution scheme for its staff. Pension costs charged in the Statement of Financial Activities represent the contributions payable by the charity in the period, any outstanding contributions relate only to June 2020 and these were paid over immediately after the year end. These amounted to £27,700 (2019: £23,492)

20. Analysis of group net assets between funds

	General unrestricted	Restricted funds	Total funds
	2020	2020	2020
	£	£	£
Tangible fixed assets	253,233	-	253,233
Current assets	1,181,990	1,105,508	2,287,498
Current liabilities	(345,932)	-	(345,932)
Long term liabilities	(67,455)	-	(67,455)
Net assets at the end of the year	1,021,836	1,105,508	2,127,344

	General unrestricted	Restricted funds	Total funds
	2019	2019	2019
	£	£	£
Tangible fixed assets	347,187	-	347,187
Current assets	1,398,039	812,249	2,210,288
Current liabilities	(396,735)	-	(396,735)
Long term liabilities	(61,899)	-	(61,899)
Net assets at the end of the year	1,286,592	812,249	2,098,841

21. Movement in funds

2020	At the start of the year	Income & gains	Expenditure & losses	Transfers	At the end of the year
	£	£	£	£	£
Restricted funds:					
Burundi projects	32,433	254,217	(229,974)	-	56,676
Emerge Poverty Free projects	37,119	83,302	(115,422)	-	4,999
Ethiopia projects	74,495	649,222	(372,797)	-	350,920
Kenya projects	79,274	431,957	(347,509)	-	163,722
Rwanda projects	198,854	809,019	(830,191)	-	177,682
SACUK Projects	71,229	389,218	(386,456)	-	73,991
Uganda projects	196,587	1,257,466	(1,236,091)	-	217,962
UK Aid from the British people - 'Improved nutrition for children and women in Dawuro zone, southern Ethiopia.'	52,203	401,022	(424,343)	-	28,882
UK Aid from the British people 'Improving nutrition and livelihoods for children and mothers in Western Kenya	12,353	418,414	(412,924)	-	17,843
Zambia projects	57,702	272,996	(317,867)	-	12,831
Total restricted funds	812,249	4,966,833	(4,673,574)	-	1,105,508
Unrestricted funds:					
General funds	936,592	2,225,472	(2,490,228)	300,000	971,836
Designated reserves					
Foreign exchange	200,000			(150,000)	50,000
Investments for growth	150,000			(150,000)	-
Total unrestricted & designated funds	1,286,592	2,225,472	(2,490,228)	-	1,021,836
Total funds	2,098,841	7,192,305	(7,163,802)	-	2,127,344

Purposes of restricted funds

Restricted funds are used for the specific purposes as laid out by the donor. Expenditure which meets these criteria is charged to the fund.

Purposes of unrestricted funds

Designated reserves were set for the purpose of investment into future fundraising activities and foreign exchange reserve. These were utilised in the year.

21. Movement in funds (continued)

2019	At the start of the year	Income & gains	Expenditure & losses	Transfers	At the end of the year
	£	£	£	£	£
Restricted funds:					
Burundi projects	4,760	443,515	(415,842)	-	32,433
Emerge Poverty Free projects	21,996	118,622	(103,499)	-	37,119
Ethiopia projects	112,929	409,207	(447,641)	-	74,495
Kenya projects	193,293	317,599	(431,618)	-	79,274
Rwanda projects	232,297	742,050	(775,493)	-	198,854
SACUK Projects	63,266	321,446	(313,483)	-	71,229
Uganda projects	220,691	1,662,653	(1,686,757)	-	196,587
UK Aid from the British people - 'Improved nutrition for children and women in Dawuro zone, southern Ethiopia.'	34,546	598,707	(581,050)	-	52,203
UK Aid from the British people - 'Planting hope and increasing resilience for marginalised smallholder farmers in Wolayita zone of Southern Ethiopia'	33,949	356,496	(390,445)	-	-
UK Aid from the British people 'Improving nutrition and livelihoods for children and mothers in Western Kenya	-	519,960	(507,607)	-	12,353
Zambia projects	16,734	227,468	(186,500)	-	57,702
Total restricted funds	934,461	5,717,723	(5,839,935)	-	812,249
Unrestricted funds:					
General funds	1,110,926	2,629,580	(2,453,914)	(350,000)	936,592
Designated reserves					
Foreign exchange				200,000	200,000
Investments for growth				150,000	150,000
Total unrestricted funds	1,110,926	2,629,580	(2,453,914)	-	1,286,592
Total funds	2,045,387	8,347,303	(8,293,849)	-	2,098,841

Purposes of restricted funds

Restricted funds are used for the specific purposes as laid out by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the Trustees.

22. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2020 £	2019 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	28,503	53,454
Depreciation charges	101,635	126,928
(Profit)/loss on the disposal of fixed assets	-	(10,461)
(Increase)/decrease in debtors	104,735	110,425
Increase/(decrease) in creditors	(50,803)	3,567
Increase/(decrease) in Long term creditors	5,556	802
Net cash provided by / (used in) operating activities	189,626	284,715

23. Analysis of cash and cash equivalents

	Group At 1 July 2019 £	Cash flows £	At 30 June 2020 £
Overseas accounts	706,727	(336,052)	370,675
Current account and petty cash	1,086,661	517,997	1,604,658
Total cash and cash equivalents	1,793,388	181,945	1,975,333

	Charity At 1 July 2019 £	Cash flows £	At 30 June 2020 £
Overseas accounts	162,177	105,307	267,484
Current account and petty cash	1,086,661	455,675	1,542,336
Total cash and cash equivalents	1,248,838	560,982	1,809,820

24. Operating lease commitments

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Land and buildings		Land and buildings	
	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Less than one year	151,632	180,286	140,199	165,686
One to five years	448,725	509,179	437,567	505,023
	600,357	689,465	577,766	670,709

25. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10 each, there are 10 guarantees held.

26. Parent statement of financial activities

	2020			2019		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Income from:						
Donations and legacies	1,788,091	1,147,060	2,935,151	1,979,531	1,282,802	3,262,333
Charitable activities						
Grants received	666,536	3,316,658	3,983,194	10,140	3,721,632	3,731,772
Other trading activities	14,691	-	14,691	14,090	-	14,090
Investments	1,095	387	1,482	284	-	284
Net assets introduced on merger	-	-	-	-	(133)	(133)
Other	93,297	2,932	96,229	12,801	4,083	16,884
Total income	2,563,710	4,467,037	7,030,747	2,016,846	5,008,384	7,025,230
Expenditure on:						
Raising funds	789,170	564,609	1,353,779	975,310	517,324	1,492,634
Charitable activities						
Agriculture projects	1,461,658	3,377,767	4,839,425	1,204,490	4,329,912	5,534,402
Education and advocacy	194,738	21,899	216,637	165,659	13,095	178,754
Total expenditure	2,445,566	3,964,275	6,409,841	2,345,459	4,860,331	7,205,790
Net income / (expenditure) for the year	118,144	502,762	620,906	(328,613)	148,053	(180,560)
Transfers between funds	-	-	-	-	-	-
Reconciliation of funds:						
Total funds brought forward	182,021	1,034,330	1,216,351	510,634	886,277	1,396,911
Total funds carried forward	300,165	1,537,092	1,837,257	182,021	1,034,330	1,216,351