



CARE International UK
Annual Report and Accounts
for the year ended 30 June 2018



Organisational details

The trustees of CARE International UK are directors for the purposes of company law and trustees for the purposes of charity law (hereinafter referred to as 'the trustees'). The trustees are as follows:

Oliver Stocken CBE (Chair)¹
Edward Bickham³
Nigel Chapman³
Carolyn Clarke²
Michael Dyson³
Nadine Nohr⁴
Francis Plowden² [retired 14 June 2018]
David Campbell Robb⁴
Marian Rose²
Federica Sambiasi²
Yusaf Samiullah OBE³

Additional committee members

Michael Fanning²
Wendy Fenton³
Olivia Lankester³
Reineira Arguello Sanjuan³
Willem van Eekelen³

¹ Nominations and Remuneration Committee

² Finance and Audit Committee

³ Programme and Policy Committee

⁴ Ethics and Risk Committee

Senior management team

Laurie Lee	Chief Executive
Shabnam Amini	Director Fundraising, Partnerships and Communications
Andres Gomez de la Torre	Programme Director
Rachel Hewitt	Finance Director
Harbinder Kaur	Director People and Organisational Development

Registered office

CARE International UK, 9th Floor, 89 Albert Embankment, London SE1 7TP

CARE International UK is a registered charity (registration number 292506) and a company limited by guarantee (registration number 01911651, England and Wales)

CONTENTS

Message from the Chair	4
------------------------	---

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

About CARE International	6
Highlights	7
Progress against our priorities 2017-18	10
Our priorities for 2018-19	17
Structure, governance and management	19
Financial review	25

Independent auditor's report to the members of CARE International UK	28
--	----

FINANCIAL STATEMENTS

Consolidated statement of financial activities	31
Group and Charity balance sheet	32
Consolidated statement of cash flows	33
Notes to the accounts	34

Advisors	51
Thanks to our supporters	52

MESSAGE FROM THE CHAIR

This report describes the contribution that CARE International UK makes to saving lives in the world's hardest-to-reach places and reducing poverty for the world's most vulnerable people. Much of our work is about developing and implementing the best approaches in order to achieve the most impact. But in doing this, we strive never to lose sight of the individual people we are seeking to help, and the individual lives of those people – their circumstances, their struggles, their hopes, and their successes.

As trustees of CARE International UK, our role is to oversee the processes and scrutinise the numbers. But we do this to make sure we are providing the best help we can, to the people who need it the most. During the year, the trustees visited Jordan to see for ourselves how CARE is helping people affected by the Syria crisis. We saw the dedication and commitment of our teams on the ground – and the unbreakable spirit of Syrian refugees and their Jordanian hosts who have faced, and continue to face, great hardships and challenges.

The work that CARE International UK has supported in Jordan is just part of CARE's overall response to the Syria crisis. Last year, in Jordan, programmes that we funded provided 2,672 Syrian and Jordanian households with seasonal winter support, 3,930 Syrian and Jordanian households with emergency cash support for essential items, and 11,059 children, women and men with psychosocial support to overcome the trauma of the crisis. Every single one of those individuals is someone that CARE, thanks to our donors and supporters, has been able to help.

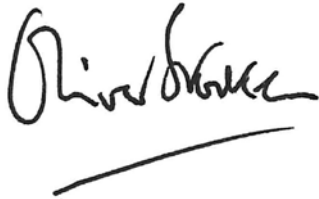
As an organisation that champions the rights of women and girls, we welcome the additional external scrutiny in 2018 on sexual abuse and exploitation, on humanitarian charities and also other sectors. CARE works to challenge gender inequality everywhere, including inside our own organisation.

This year, CARE worked with trade unions, businesses and governments across the world to secure a commitment in May 2018 to a new international convention on ending violence and harassment in the world of work, because in too many countries this is still not illegal. This convention should be signed by 187 governments in June 2019.

Our Board and our Ethics and Risk Committee reviewed CARE's own approach to the prevention of sexual exploitation at the end of 2017, and we have taken further steps to strengthen it during 2018. We aim to prevent abuse and exploitation by changing power structures that enable it. When it happens, we will protect survivors, take serious action against perpetrators, and report transparently what we have done.

Our income in 2017-18 was below target due to a challenging environment for securing programme funding, in particular from our largest institutional donors: the European Union (due to the EU excluding UK NGOs even before Brexit has happened) and the UK Department for International Development (as a result of long delays or cancellations in several procurement decisions, and slower implementation of projects in challenging contexts such as Syria and Yemen).

As this report shows, we have kept our focus on measuring, monitoring and maximising our impact, delivering quality programmes, and treating everyone with respect: our supporters, thanks to whom we are able to help so many people in so many places; our staff, who oversee and deliver our work on the ground; and most importantly, the people we help in hard-hit communities around the world.

A handwritten signature in black ink, appearing to read 'Oliver Stocken', with a long horizontal stroke underneath.

Oliver Stocken CBE
Chair of Trustees

ABOUT CARE INTERNATIONAL

Vision

We seek a world a world of hope, tolerance, and social justice, where poverty has been overcome and all people live with dignity and security.

Mission

CARE works around the globe to save lives, defeat poverty and achieve social justice.

Focus

We put women and girls in the centre because we know that we cannot overcome poverty until all people have equal rights and opportunities.

CARE's goals

CARE focuses on taking action to improve the lives of poor and marginalised people in four outcome areas:

- Humanitarian response
- Women's economic empowerment
- Maternal and child health
- Food and nutrition

Across all our work, we tackle the underlying causes of poverty and social injustice by:

- Strengthening gender equality and women's voice
- Promoting inclusive governance
- Increasing resilience

CARE International UK

CARE International UK is a member of the global CARE International confederation, and plays a major role in achieving CARE's goals by raising funds for CARE's work around the world and by providing leadership and expertise on key areas of CARE's work.

In the view of the Board and of the management, CARE International UK is an operational charity and is not a grant-making body.

In this report, CARE International UK refers specifically to the UK-based organisation; CARE refers to the global CARE International confederation and our life-saving and poverty-fighting work in more than 90 countries around the world.

HIGHLIGHTS

Highlights from our programmes in 2017-18 in the four outcome areas of CARE's global programme strategy include:

Humanitarian response

YEMEN

In a challenging operating environment marked by several escalations in the conflict this year, we continued to address some of the most critical needs faced by people in Yemen. With funding from the Disasters Emergency Committee (DEC) and from the UK Department for International Development (DFID) for a new CARE-led consortium in Yemen, we reached more than 122,000 people with cash transfers intended to improve food security; 385,000 people with clean water through rehabilitation of water sources and water trucking; and 51,000 people with hygiene kits. The CARE-led consortium also provided treatment to children under 5 years plus pregnant and lactating women who were suffering severe or moderate acute malnutrition, reaching a total of 7,865 people.

Results from the evaluation of the DEC project showed that our work led to improved health or quality of food consumed for 88% of cash-for-work beneficiaries. Our Emergency Cholera Prevention and Response Project funded by Jersey Overseas Aid worked to improve knowledge, attitudes and practices on the prevention of cholera. By the end of the project there were significant improvements in understanding of techniques for preventing cholera such as handwashing (from 42% to 93%) and use of chlorine (from 27% to 47%).

SYRIA

The end of the year 2017-18 saw the government of Syria retake control of opposition-held areas in the south and central areas of Syria, requiring us to reassess the focus of our work inside Syria to continue trying to reach those in need. Nevertheless, with DFID funding, during the year we assisted more than 842,000 people with shelter, food, water and cash support. We were also able to provide livelihoods support, and information and support on protection from gender-based violence.

CARE was one of the first actors to launch a humanitarian response in the south once fighting began in June 2018 and one of the last to suspend operations once the government took control. Overall, CARE's rapid response in South Syria, starting on 19 June and ending on 22 July 2018, delivered life-saving aid to nearly 75,000 people out of more than 300,000 civilians who had been displaced by the fighting and airstrikes.

The CARE-led Syria Resilience Consortium, which provides livelihood opportunities to people across Syria, particularly women and people with disabilities, scaled up its operations over the last year. Through our European Commission grant, the consortium has now assisted more than 301,000 people (144,000 male, 157,000 female, 2,062 people with disabilities). The consortium provided 18,492 people with cash for work opportunities, helped 622 people start businesses with micro-enterprise grants, rehabilitated infrastructure that benefited 198,000 people, and provided 5,781 people with agricultural inputs to support sustainable income.

Women's economic empowerment

LIVE WELL

The CARE-owned social enterprise Live Well in Zambia has, since 2015, trained 432 Community Health Entrepreneurs (70% of them women) with business and financial management skills and basic health knowledge. These entrepreneurs have so far helped to distribute over 266,000 health products, reaching on average 30,500 households per month. In a March 2018 survey of 70 entrepreneurs, 24% of them had generated an income of more than \$70 a month. This income is mainly spent on rent, food, school fees, and in some instances paying hospital charges.

Live Well has been cited in Zambia's National Community Health Strategy as an innovative way to finance, motivate and retain community health workers. This opens doors to national scale and multi-sectoral collaboration and demonstrates that Live Well is successfully integrating into existing community systems and structures.

DIAGEO

We continued our global partnership with Diageo to support women's empowerment and challenge gender-based violence throughout their value chain. We provided guidance and advice on addressing sexual harassment in the hospitality industry, including benchmarking Diageo value chain policies and practices against the proposed International Labour Organisation (ILO) convention on ending violence and harassment in the world of work, and supporting Diageo to put in place business-wide policies to address this issue. Our partnership programmes to empower women working in hospitality across Cambodia, Sri Lanka and Indonesia have continued, with over 2,000 hospitality workers in Phnom Penh, Cambodia, attending training sessions on workers' rights and the prevention of sexual harassment at work.

During the year, we also undertook a gender analysis of Diageo's barley supply chain in Ethiopia, and are working with Diageo to remove barriers and increase opportunities for female farmers within their value chain.

Maternal and child health

OPPORTUNITIES FOR MOTHER AND INFANT DEVELOPMENT PROJECT (AFGHANISTAN)

CARE works in partnership with GSK in Afghanistan to improve infant and maternal mortality rates by strengthening local health systems, engaging the community, and improving awareness, use and access to health services. By June 2018 the project had reached 18,657 people, mostly women and children. The project has achieved significant increases in the number of women having regular ante-natal and post-natal check-ups. The number of women having four or more ante-natal check-ups increased from 39% to 91%. Child vaccination is now reaching 95% of children (up from 87% in 2017).

Food and nutrition

BRACED (NIGER)

Our three-year DFID-funded BRACED (Building Resilience and Adaptation to Climate Extremes and Disaster) project closed this year. The project supported more than 220,000 people to cope with climate extremes and disasters, including by improving access to relevant climate information to ensure that communities are able to more effectively plan for climate shocks, improving farming practices, supporting savings groups, and building alternative climate-resilient livelihood options. By the end of the project households were using 80% fewer negative coping strategies (for example, selling their livestock) in order to alleviate food shortages. The average number of months of household food security each year – in an impoverished region badly affected by drought and climate variability – doubled over the course of the project, from only 2.4 months a year of food security to 4.7 months a year.

PROGRESS AGAINST OUR PRIORITIES 2017-18

We set out the following priorities for 2017-18:

Women's economic empowerment

Our objective was to develop and deliver a detailed implementation plan to enable CARE to achieve its goal of bringing about change in the lives of 30 million women by 2020.

Our women's economic empowerment implementation plan prioritises initiatives that will increase CARE's impact and influence so that we can deliver on our ambition to economically empower 30 million women by 2020. In 2017-18, these initiatives included:

Scale up impact: We worked with CARE colleagues to develop strategies on financial inclusion for rural women in West Africa (*Women on the Move*) and dignified work for garment factory workers in Asia (*Made by Women*). For *Made by Women*, this included working with colleagues from across the Asia region to define nine tangible and measurable outcomes which are now being used as the basis for national-level strategies in CARE country offices. The first impact reports will be published in autumn 2018.

Influence: We provided technical support to enable six country offices in Asia to lobby their national delegates on the proposed ILO convention on ending violence and harassment in the world of work. We also supported advocacy in the global North to influence brands and governments, including supporting the development of metrics on gender for the 2018 Fashion Transparency Index.

Innovate: We supported the development of the social enterprise Chomoka, a digital app which will enable savings groups to manage savings and loans and gain access to formal financial services. Chomoka aims to reach 1 million users in multiple markets by 2021. The app will be completed in autumn 2018 and tested by 100 pre-registered groups in Tanzania.

Integrate and enable: We are in the process of creating a knowledge bank of CARE's approaches to women's economic empowerment in value chains, compiling examples of relevant models, tools and evidence to support teams within CARE, and our partners and peers, with programme design. During the year we also began working on a women's economic empowerment strategy for the cocoa sector, which we will complete and begin implementing in 2019.

Humanitarian response

Our objective was to strengthen our capacity to respond quickly to global emergencies, including by being able to deploy a wider range of staff to support our country offices.

In emergencies categorised as major crises by CARE (those where the impact is devastating and the need for humanitarian support is extensive), we aim to reach at least 10% of the affected population with assistance. In 2017-18, CARE responded to seven major emergencies: Yemen, Syria, Iraq, Horn of Africa, Lake Chad Basin, Democratic Republic of Congo (DRC), and South Sudan. We provided assistance to an average of 11% of the people affected. This represents 9.9 million people. Inside Syria, we continue to support large numbers of people in need – over the duration of the conflict we have reached 25% of those in need with some form of assistance.

In total, in 2017-18 CARE provided humanitarian assistance in response to 43 crises in 39 countries. CARE International UK provided direct institutional funding for 15 emergency responses. We also contributed £64,000 to CARE's global emergency response fund, which our country offices can draw on to respond to disasters quickly and effectively before larger dedicated funding from donors and public appeals is released.

During the year, staff from our humanitarian technical team – which includes shelter, cash, resilience, and gender and protection specialists – deployed 31 times to support preparedness and response in CARE's country programmes, including in Bangladesh, Syria, Uganda, and many others. Of these deployments, 13 were by CARE's global shelter team, which is hosted by CARE International UK on behalf of the global CARE federation.

This year, we introduced new emergency management procedures which improve coordination between our programme, fundraising, communications and private sector engagement teams so we can respond more quickly and effectively to rapid onset emergencies – for example, by enabling us to immediately communicate with corporate supporters about exactly what we are doing and how they can help. During the year we also piloted a training programme for deployment of non-programme staff, who can provide valuable administrative, logistical or fundraising support to our on-the-ground emergency response teams. Four members of staff from the direct marketing, finance, IT and communications teams undertook a training programme and deployed for 2-4 weeks to support CARE's country offices. The programme will repeat next year, with the aim of building the pool of experienced people to support CARE's emergency responses.

Sharing expertise

Our objectives were to lead CARE's work on inclusive governance and provide support to CARE's work on gender equality and resilience.

CARE's global programme strategy outlines three elements that underpin all of our work: promoting inclusive governance; strengthening gender equality and women's voice; and increasing resilience.

Promoting inclusive governance: CARE International UK leads CARE's work globally on inclusive governance. We provide technical guidance and support to the CARE confederation to ensure that CARE programmes include interventions that increase people's ability to participate in the decisions that affect their lives and to hold governments and service providers to account.

Overall in 2017-18, we saw an increase in the proportion of CARE programmes that integrate inclusive governance approaches. We also saw an improvement in the quality of that work: 18% of projects increased their score under our inclusive governance marker (the accountability and learning tool that we use to assess how well a project or initiative is integrating inclusive governance into programme delivery).

Highlights from the year include:

- supporting the integration of social accountability mechanisms, such as the Community Score Card, in eight countries (Kenya, Somalia, Tanzania, Nigeria, Afghanistan, Bangladesh, Nepal and Vanuatu)
- strengthening feedback mechanisms in CARE's humanitarian programming in Sudanese and Kenyan refugee camps, and piloting a new digital platform for rapid feedback in Ghana, Tanzania, Bangladesh and Nepal

- producing (with the Gender and Development Network) the first ever practitioners' guidance note on *Putting Gender in Political Economy Analysis*.

Strengthening gender equality and women's voice: CARE believes that tackling gender inequality and injustice is essential if we are to see a long-term reduction in global poverty. In 2017-18, two-thirds of our projects took into account how gender roles and expectations affect different groups of people during programme planning, design and implementation, while 16% of projects actively sought to change the root causes of gender inequality – for example by challenging social norms or laws that discriminate against women and girls.

CARE International UK's gender technical advisors support CARE's global work on gender equality. In 2017-18 this included *Women Lead*, which is a new collaboration between our inclusive governance team and CARE's global gender in emergencies team. The *Women Lead* approach supports women's leadership and decision-making in public life within and through CARE humanitarian and development programmes and is being piloted in Tonga, Uganda and West Africa.

During the year our gender technical advisors also provided training for staff and partner organisations working in the Syria response to help them integrate gender equality and women's voice into value chains and resilience programming, and develop gender action plans with activities to empower women. We provided on-the-ground training to CARE humanitarian teams in Uganda, and assistance with a rapid gender analysis of the specific needs of women, girls, men and boys in the response to support refugees from South Sudan and the DRC. We also undertook research, including specific studies in Malawi and Vanuatu, into how local women's groups can take a leading role in programming on gender-based violence protection and response. A research report and practice guidance was published in autumn 2018.

Increasing resilience: Our resilience experts have supported projects, funded by UK aid, in Bangladesh, Malawi, Kenya and Niger which enable communities to use climate and weather information to better plan and prepare for disasters. During the year we also conducted research on six case studies of micro-insurance schemes across CARE programmes to better understand how micro-insurance can help support resilience.

Understanding our impact

Our objectives were to publish impact reports on women's economic empowerment and inclusive governance, including results from our innovations around tracing complex change, and feedback from project participants.

During the year, our women's economic empowerment team carried out research and analysis for the women's economic empowerment impact report, to be published in autumn 2018.

In December 2017, we published our first ever Inclusive Governance Progress Report. This report highlights some of the achievements and learning over the past few years in promoting inclusive governance across the CARE confederation. To date, CARE has supported nearly 1.1 million people (54% women) to participate in formal or informal decision-making spaces (eg, local government consultations, multi-stakeholder forums, etc). This includes more than 423,000 people in 2017-18. Of these, 41,419 people (49% women) across 79 projects assumed leadership positions. In 2017-18, CARE was able to influence policies, laws, budgets and programmes, from local to international levels, in 95 initiatives.

Social change initiatives are complex, and their effects are particularly hard to measure with conventional methods. Numerous agencies have been wrestling with this problem for over a decade. Over the past 18 months our inclusive governance team has piloted the use of a new impact evaluation method called contribution tracing in Ghana and Bangladesh, with Pamoja Evaluation Services. The method sets out straightforward steps for defining concepts, testing pathways of change, and gathering better quality evidence to prove claims of impact. As a result, the quality of data gathered by partners improved. Due to the compelling evidence used to back up our outcomes, USAID's Democracy Rights and Governance (DRG) monitoring and evaluation specialist referred to CARE Ghana's reporting format as the 'gold standard' and encouraged other DRG projects to adopt this approach.

Listening to community voices is at the heart of CARE's core principles and programme strategy. The Constituent Voice™ pilot tested a quick, flexible and proactive way to gather perspectives from different stakeholders and act on feedback faster. The approach is based on asking a concise number of questions on a regular basis through tailored micro-surveys, and scheduling regular feedback meetings with partners and communities. Programmes in Bangladesh, Ghana, Nepal, Tanzania and Zambia contributed to an online platform known as the Neighbourhood Commons which allows projects to benchmark themselves against other CARE projects and those of peers that have selected the same survey questions. This can now be used as a basis for scaling up the approach across CARE.

During the year, findings from a longitudinal study into the impact of Lendwithcare loans showed – in the words of our research partners, The University of Portsmouth – that “the finance offered by Lendwithcare is making a difference to the lives and business growth of the entrepreneurs it supports”. The Lendwithcare team started collecting data on social and economic indicators in Pakistan in 2015 and Zimbabwe in 2016, and re-interviewed the same clients two years later in Pakistan and one year later in Zimbabwe. The results from the first phase of the study show increased business profits (74% of respondents in Pakistan and 50% in Zimbabwe); better standards of living (77% and 64%); and improvements in their 'poverty score' (using the Poverty Probability Index in Pakistan, and a bespoke Poverty Assessment Tool in Zimbabwe).

Multiplying our impact

Our objectives were to continue to widen our partnerships with other people and organisations to campaign for gender equality and an end to sexual violence and harassment at work, in all countries, including the UK; to establish a global partnership for financial inclusion; and to deliver an advocacy strategy for ensuring dignified work for women in Asia.

CARE International UK in partnership with Helen Pankhurst created the Centenary Action Group, a coalition of more than 100 women's organisations, MPs and activists to harness the political window of opportunity provided by the 100 year anniversary of some women first getting the vote. We now host the coalition with funding from the Equality and Human Rights Commission. As well as supporting an end to violence against and harassment of women working in politics, we are pressing for reforms to increase political participation by more diverse women.

During the year we played a lead role in advocating for DFID's new Strategic Vision on Gender Equality to include strong commitments to scale-up women's participation in humanitarian action. CARE also helped convince the G7 to adopt a multi-donor 'Whistler Declaration' on gender equality and the empowerment of women and girls in humanitarian action. At country level, we also scaled-up our partnerships with local women's organisations to tackle gender-based violence in emergencies in

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

Afghanistan, DRC, Jordan, South Sudan and elsewhere, and to feed their insights into UN emergency coordination.

We used our influence in dialogue with UNHCR (the UN refugee agency) and governments to secure gender commitments in a new Global Refugee Compact and UNHCR's Five Commitments on Refugee Women. We mobilised the UK public in support of a Private Members' Bill, which was passed in Parliament, calling for a more generous government approach to refugee family reunion.

CARE International UK co-led CARE's first global campaign, involving more than 20 CARE offices, to secure a new global law to end violence and harassment in the world of work. In the UK, 27,000 supporters wrote to the UK Fashion and Textile Association and they publicly agreed to support the ILO convention and alert their business members. Over 15,000 supporters signed an online petition that was delivered to the UK Work and Pensions Minister. We also lobbied for a Westminster Hall debate in Parliament where CARE's briefing was used to convince the Minister. At the International Labour Conference in June 2018, States agreed to the draft treaty and we will be working during the coming year to ensure the final treaty will also deliver an end to violence and harassment for informal women workers across the world.

Our women's economic empowerment team worked with CARE colleagues in Asia on our strategy to promote dignified work for women in Asia, *Made by Women*.

During the year we received pro bono consulting support from Oliver Wyman to help identify how CARE can reach millions more women with savings groups. Our strategy has identified the potential that exists to link savings groups to social safety net programmes in African countries. We are now undertaking a major research project to identify which African governments currently support savings groups and why, so that we are in a position to create new partnerships with them and with donors like the World Bank to reach the most vulnerable.

Mobilising funding

Our objectives were to focus on securing bigger, more impactful commercial contracts from institutional donors, and matching funds from smaller trusts and foundations; and to pilot new ways to engage individual supporters in the history and work of CARE.

Our income in 2017-18 was below target due to a challenging environment for securing programme funding, in particular from our largest institutional donors: the European Union (due to the EU excluding UK NGOs even before Brexit has happened) and the UK Department for International Development (as a result of long delays or cancellations in several procurement decisions, and slower implementation of projects in challenging contexts such as Syria and Yemen). Despite this CARE International UK remains the second largest provider of programme funding to the global CARE confederation.

We have established a commercial contract task force to maximise our ability to bid for and manage commercial contracts. During the year, as part of a consortium led by PwC, we secured a contract to implement the DFID-funded Work and Opportunities for Women (WOW) programme, which aims to enhance the economic empowerment of 300,000 women working in global value chains by 2022. WOW will establish 10 business partnerships/initiatives that will enable dignified, equal, and economically empowering work for women and will further support civil society organisations to tackle key issues affecting women's opportunities in global value chains.

In 2017-18 we achieved a significant increase in trusts and foundations funding. This increase has provided co-funding for development projects in Somalia (girls education), Malawi (food security) and Guatemala (school water and sanitation), plus humanitarian support in Bangladesh (Myanmar refugees) and Yemen (cholera).

The world's poorest people come into contact with companies as customers, suppliers and employees every day. We partner with private sector companies to develop inclusive business models which deliver both social and business returns, and contribute to the Global Goals for Sustainable Development. During 2017-18, our 14 strategic private sector partners invested over £5 million in CARE's work, which directly supported more than 653,000 people.

These partnerships are delivering huge impact: our partnership with GSK in Bangladesh, for example, has seen a significant reduction in child mortality, with 10 more babies surviving for every 1,000 births compared to before the project began. The partnerships also catalyse business transformation: our partnership with Diageo is supporting policy change throughout the business around the prevention of sexual harassment at work, while our partnership with Mondelēz International is promoting women's empowerment throughout their value chain.

The success of our private sector partnerships has been widely commended in 2017-18, with our partnership with GSK in Bangladesh shortlisted for the Global Good Award for Best International Sustainable project, and our pioneering collaboration with GSK over the Live Well social enterprise in Zambia winning the Best Corporate Partnership award at the Bond annual conference.

Our global partnership with PepsiCo saw the launch of a customer engagement campaign with Walkers' sub-brand, Sunbites. Together we are raising awareness on the importance of education for out-of-school adolescent girls and raising funds to support projects in selected countries in Africa and South-East Asia.

In fundraising from the public, 2017-18 was a year of transition, especially as it was the first year since we ended our use of face-to-face fundraising activities. Our focus was to engage the public and reach new audiences through online and offline channels by sharing stories based on first-person testimonies of the people we work with in some of the world's poorest communities.

Around 21,000 people donated in response to our TV advert about Syrian refugees travelling through Europe; while existing and new supporters donated over £609,000 towards our work to support women and girls through our Help Her Live, Learn and Earn campaign. These donations unlocked matched funding from the UK government for a project in northern Tanzania with communities and farmers (mostly women) affected by the impacts of climate change. This project, which would not otherwise have gone ahead, is now being implemented thanks to these UK aid match funds.

Working effectively

Our objectives were to conduct a gender and diversity audit to identify further areas where we can improve our inclusiveness; and to set up a mentoring scheme and agree a model for career development for all staff.

A cross-organisational task team has made good progress on a gender equity and diversity audit. The task team discussed findings with staff and senior management in autumn 2018 and involved them in annual action planning. The audit will also provide a baseline for CARE's progress under the CARE International Gender Policy, which was updated in 2018 and has 12 focused commitments to integrate gender equality throughout organisational policy and practice, programming and external

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

engagement. CARE International UK will report against these commitments every two years. During the year, we also undertook a voluntary gender pay review and will repeat this annually.

This year we have focused on building staff understanding of the importance of gender equity and diversity. This focus has taken priority over plans to develop a mentoring scheme and model for career development. During the year, in addition to providing CARE's two-day gender equity and diversity training for staff, we also trained 12 staff as facilitators of the workshop. This means we can run regular training workshops to ensure that 100% of our staff participate in the training, and can help to deliver the training for CARE country offices and partner organisations. This includes delivering gender equity and diversity workshops with our private sector partners to further develop our strategic engagement with them and deepen CARE's impact.

We have worked hard on raising awareness on well-being issues, including mental health awareness and disability, and we obtained the Disability Confident charter mark this year. We have supported a staff-led initiative to deliver 'no bystander' sessions, to encourage a culture where staff feel able to speak up about any issues or concerns.

As an organisation that champions the rights of women and girls, CARE recognises the particular responsibility we have to protect people we work with and for from sexual abuse and exploitation. During the year we have reviewed and improved the policies and processes that we have in place to prevent any such behaviour by our staff. This includes improvements to our recruitment procedures, and providing an induction to all new starters on safeguarding. We have taken additional steps to encourage and enable staff to report any safeguarding concerns and issues, including anonymously through an online ethics reporting website and hotline, and we have backed this up with training for all line managers on safeguarding, in particular on how to encourage reporting and their role in subsequent action.

Transparency is one of the ways to assure survivors that reporting will make a difference, and publishing figures is one very concrete way of being transparent. This year CARE published its 2017 figures regarding cases of sexual harassment and abuse. Globally, CARE has more than 9,000 staff working in more than 90 countries. In 2017 CARE recorded 13 reports of sexual abuse or exploitation of community members. Eight of these were substantiated. Seven of those eight staff were dismissed as a result and one resigned. CARE will continue to publish these figures on an annual basis. This information, and further information about our safeguarding policies and procedures, is available on the Safeguarding page of our website.

OUR PRIORITIES FOR 2018-19

Programmes

We will further strengthen our understanding and approaches to women's economic empowerment in value chains, financial inclusion, dignified work and entrepreneurship. Particularly, we will scale up our work in support of Village Savings and Loan Associations (VSLAs).

We will strengthen our programmes with greater emphasis on supporting good governance, participatory mechanisms, social accountability, more responsive institutions and women's political participation.

Working with business is crucial to reaching our goals on empowering women economically. We will continue to seek new corporate partners with shared values.

Humanitarian response

We will increase our efforts to raise funds from the British public and institutional donors, as well as providing technical shelter, resilience and protection support to programme teams and local communities that CARE works with around the world at times of emergency.

Mobilising funding

We will diversify our institutional funding to ensure sustainability of our programmes. We are proud to be selected as one of Heathrow airport's charity partners through the Lendwithcare.org initiative. We will engage both the public through terminal buildings, and employees to raise funds through a variety of fundraising activities. We aim to reach over 1,000 entrepreneurs in developing countries with much-needed loan capital to build their business.

Measuring our impact

We will continue investing in research, participatory programme design, monitoring and internal and external evaluations to better understand, capture, learn and share the impact of our work. Strengthening our learning and knowledge management and supporting models and evidence-based good practice will be key priorities.

Multiplying impact

We will continue to advocate for the new international convention on ending violence and harassment in the world of work. This convention should be signed by 187 governments in June 2019. We will work to ensure the final treaty will also deliver an end to violence and harassment for informal women workers across the world.

We will continue to invest in advocating for increasing women's access to financial services.

Safeguarding

We will continue to invest in training our staff on how to prevent sexual exploitation and abuse, as well as encouraging staff to report cases of harassment, exploitation or abuse through a variety of channels including an anonymous ethics line available in 100 languages.

Gender equity and diversity (GED) commitment

Our staff GED trainers will continue to train CARE staff, as well as start to offer this training to our strategic partners including corporate partners and donors.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing body and governance

CARE International UK is a private company limited by guarantee. The objects of the company, as set out in the Memorandum and Articles of Association, are to relieve poverty and sickness, to promote the preservation and protection of health and to advance education among the world's poor. The governing body of the Charity is the Board of Trustees. The Board meets formally four times a year. In addition there are four standing committees:

- Programme and Policy Committee
- Finance and Audit Committee
- Ethics and Risk Committee
- Nominations and Remuneration Committee

These committees are made up of members of the Board and other independent individuals with relevant experience under specific terms of reference from the Board.

Potential candidates for both the Board and committees are recruited through an open and transparent process, including by advertisement in the press, online and through trustee recruitment organisations, as well as on the CARE International UK website. The Nominations and Remuneration Committee selects potential new members of the Board who are then approved by the Board before appointment.

Members of the Board and committees serve for a three-year period and may be re-elected for normally one and a maximum of two further three-year terms. A formal induction process is followed for new Board and committee members. None of the members of the Board received any remuneration for their work as trustees.

The Board carried out a self-assessment against the recommendations of the Charity Governance Code for larger charities, which was published in July 2018. The Nominations and Remuneration Committee agreed that the Board met the recommendations of the code, but needed to focus on diversity, so is using recruitment to fill recent vacancies on the Board to address this, as well as delivering gender equity and diversity training to the Board during the year.

The key management personnel of the Charity are the Senior Management Team (as listed under Organisational Details above). The remuneration of the Chief Executive is set by the Nominations and Remuneration Committee, and the remuneration of the Senior Management Team is set by the Nominations and Remuneration Committee in consultation with the Chief Executive.

Trustees' responsibilities statement

The trustees (who are also directors of CARE International UK for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and regulations.

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company and 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 in the Charities Statement of Recommended Practice (Financial Reporting Standard 102)
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company and group will continue in business.

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

The trustees confirm that:

- so far as each trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

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

Internal controls

The trustees have overall responsibility for ensuring that the Charity has an appropriate system of control, financial and otherwise. They are responsible for keeping proper accounting records which 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 Companies Act 2006.

The systems of internal control are designed to provide assurance against material misstatement or loss. They include:

- strategic plan and budgets approved by the Board
- regular monitoring of Key Performance Indicators (KPIs) and progress against the strategic plan
- quarterly consideration by the Board of financial performance and variance from budgets
- the use of committees in meeting their duties and delegating certain functions of the Board
- appropriate identification, management and reporting of risks
- implementation of key policies and procedures
- structured delegated and financial authorities which are signed off by the Board
- internal auditing, carried out in accordance with the CARE International UK Audit Charter, that encompasses overseas projects and CARE International UK processes and procedures.

Trustees continue to review the adequacy of the Charity's internal control systems with the Senior Management Team and Head of Internal Audit and Risk Management. They consider whether controls are sufficient on an annual basis.

In accordance with the Audit Charter, a risk-based assessment internal audit approach is taken, and the annual audit plan is approved by the Finance and Audit Committee.

In the view of the Board, the Head of Internal Audit and Risk Management is sufficiently independent, with unrestricted access to the Finance and Audit Committee, the Ethics and Risk Committee and the Board of CARE International UK.

The Board believes that the Charity's internal controls conform with best practice and with guidelines issued by the Charity Commission.

Principal risks

CARE International UK recognises the risks that we face due to the nature and context of our work. The Board of Trustees, as the ultimate risk owner, has a Risk Management Policy and an established risk management process. The Head of Internal Audit and Risk Management reports through the Ethics and Risk Committee and directly to the Board.

Strategic risks are reviewed and discussed quarterly by the Senior Management Team's Risk Management Committee. The Senior Management Team is responsible for the management of the key risks and ensuring effective mitigation is in place. The Ethics and Risk Committee, which meets three times per year, is responsible for oversight of the risk management framework. The Finance and Audit Committee and the Policy and Programmes Committee have oversight and review risks that relate to their areas of governance.

CARE International UK uses recognised risk management protocols and standards assessing financial, operational, regulatory, external and strategic risks.

As at the end of the year the significant risks for CARE International UK are as summarised below:

- Operating in high risk locations leads to difficulties achieving programme objectives. We manage this through regular and detailed financial and project monitoring of programme implementation and risk management.
- Safeguarding: the charity sector has come under increased scrutiny in 2018. Our work focuses on empowering women and girls and we have robust policies and procedures in place to ensure that everyone we work with is safe. We welcome sector-wide initiatives to further improve prevention, reporting and culture.

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

- The changing UK operational context: ongoing uncertainties with Brexit negotiations may affect our ability to secure European funding and the recruitment and retention of key staff.
- Funding: delays in programme activities on programmes in conflict areas and changes in donor approaches have impacted funding levels. We are continuing to grow our corporate and individual supporter bases.
- Partner oversight and due diligence: we work extensively with local partner organisations to deliver programme activities effectively. This is managed through due diligence, capacity building where required, ongoing monitoring of programme outcomes and financial management.
- Fraud and corruption: the increase in the number and complexity of fraud cases year on year, whilst a concern, is also indicative of improved fraud awareness and reporting requirements.

Fraud prevention and reporting

In February 2018, CARE International launched a global policy on fraud and corruption which we have adopted across all UK and overseas operations. The policy requires all incidents or allegations of fraud, loss and bribery to be reported regardless of financial materiality and ensures a consistent approach to fraud awareness, prevention, reporting and investigations across the confederation. In addition to the preventative measures, anti-fraud, corruption and bribery controls are reviewed by audit and an annual questionnaire is sent to all Country Directors.

In total the cost of matters related to fraud and losses after recovered amounts was less than 0.01% of CARE International UK's total annual expenditure (2017: 0.02%).

Despite our enhanced approach to fraud prevention, the reality is that from time to time we will be victims of fraud. During the year, 22 suspicions were reported and investigated (2017: 15 cases) of which six were found to be unsubstantiated. The remainder included incidents of theft, an incident of falsification of expenses by staff, misuse of beneficiary funds by staff, attempted cyber-attacks which were successfully prevented, and one loss due to a failed supplier. Cases have been reported to the relevant donors and UK bodies, including the Charity Commission, as appropriate.

Equal opportunities policy

CARE International UK is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, race, colour, nationality, religion, ethnic or national origin, gender, marital status, sexual orientation or disability. Selection criteria and procedures are in place to ensure that individuals are selected, promoted and treated on the basis of their relevant abilities and merits.

Modern Slavery statement

We continue to monitor compliance with the Modern Slavery Act, and the broader issue of modern slavery, across the following areas:

- Procurement, both UK-based and international
- Selection of programme partners
- HR policies and procedures
- Fundraising and communications.

We have supported changes to policies and procedures by incorporating the risks relating to modern slavery into training and capacity building.

CARE is continuing to campaign for a new ILO convention to end violence and harassment in the world of work. We believe that such a convention could also help address issues of modern slavery further down supply chains.

Fundraising statement

CARE International UK seeks to maintain the highest possible standards in our fundraising and engagement activities and will never take the kindness and generosity of the British public for granted. Individual supporters who have chosen to support our work – either through single or regular donations, campaigning, participating in fundraising events, responding to an emergency appeal, or giving a loan to an entrepreneur through our Lendwithcare.org website – all make it possible for us to continue to save lives, support women and girls and to be there for vulnerable people. We are grateful to them every day and strive to keep earning their trust and their support by providing the highest standards of service and supporter experience.

CARE International UK continues to be registered with the Fundraising Regulator and is an Organisational Member of the Institute of Fundraising. We adhere to the Code of Fundraising Practice across all public engagement and fundraising activities and continue to engage with both regulatory bodies to ensure all our fundraising activities are compliant and following best practice.

During the last year, we reviewed and revised our consent and privacy policies to be fully compliant with the new General Data Protection Regulations (GDPR) which became UK law in May 2018. It is important that our supporters are happy with how we communicate with them, that they understand when there is a legitimate interest for us to do so, and that they are clear on what we do and don't do with their personal information.

We have been fortunate to work closely with professional fundraising and marketing agencies, who have supported and helped deliver our fundraising activities over the last year. We always undertake a rigorous due diligence and tender process before starting with any suppliers and have strict contracts in place with existing suppliers, which were all reviewed and updated in 2017-18 to include updated clauses on data protection, CARE's own vulnerable contacts policy, and compliance with the Modern Slavery Act. Close monitoring of all campaigns is essential, including regular spot checks and mystery shopping, as it is very important to us that the agencies we work with meet the high standards we set ourselves.

We continue to be immensely proud of the stewardship service provided by our dedicated Supporter Care team, who are often the first point of engagement that a member of the British public will have with CARE International UK. During 2017-18 a total of 19 complaints were received, which is a reduction of 55% from the previous year, mainly due to our cessation of all face-to-face fundraising activities. Our fundraising portfolio reaches mass TV and online audiences so we are pleased with the reduced number of complaints, while continuing to treat them all seriously and ensure they are thoroughly investigated.

Statement of Public Benefit

The trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'. That guidance addresses the need for all charities' aims to be, demonstrably, for the public benefit.

TRUSTEES' ANNUAL REPORT (INCLUDING THE STRATEGIC REPORT)

The objects of the Company, as set out in the Articles of Association, are to relieve poverty and sickness, to promote the preservation and protection of health and to advance education among the world's poor.

CARE International UK's approach to fighting poverty in our outcome areas (humanitarian response; women's economic empowerment; maternal and child health; food and nutrition) through a focus on gender equality, inclusive governance and resilience and by advocating on behalf of the poorest and most vulnerable people, allows us to meet directly the following criteria for public benefit as defined by the Charity Commission guidance:

- the prevention or relief of poverty
- the advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity
- the relief of those in need, by reason of gender, age, ill-health, disability, financial hardship or other disadvantage
- the advancement of health and the saving of lives
- the advancement of education
- the advancement of environmental protection or improvement.

We are clear in our aims and objectives and adhere to codes of governance which reach across the wider humanitarian sector, including the Core Humanitarian Standards, the Sphere Handbook (a set of principles and standards agreed by the major humanitarian organisations, including CARE) and Red Cross codes of conduct. Our approach is to listen to the people we work for and take great care to 'do no harm'. We aim to help the poorest and most marginalised members of society, and no person is excluded on the grounds of race, religion, gender, sexual orientation or social position.

FINANCIAL REVIEW

The financial statements of the Charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the accounting policies set out on pages 34-50 and comply with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) [Charities SORP (FRS102)] and the Charities Act 2011 (or) Companies Act 2006.

Results in overview

Total income was £55m (2017: £93m), of which £45m (2017: £81m) was restricted to international programmes. This reflects the smaller size of the programme portfolio compared to the previous year, and the timing of receipt of grant funding: at the end of 2017 we carried forward £24m of restricted funds for multi-year grants, which reduced to £13m by the end of 2018 as these funds were spent on specific programmes.

2018 was a challenging year for securing new programme funding, in particular from our largest institutional donors: the European Union (due to the EU excluding UK NGOs even before Brexit) and DFID (as a result of delays or cancellations in several procurement decisions), and whilst we are making progress on diversifying funding sources this is not at a scale to replace income from these donors.

Total expenditure was £68m, of which spend on international programmes was £55m, returning to 2016 levels (£56m), with the end of a number of large humanitarian response grants which boosted total programme expenditure in 2017 to £82m. Humanitarian programmes were 70% of our charitable expenditure (2017: 69%), reflecting our continued response in this area. The breakdown of programme expenditure by programme outcome area and by geographical region is shown in Note 4 to the accounts.

2018 saw a further improvement to our public fundraising performance. Total income from donations increased, with 10% growth in unrestricted donations. We spent £4.6m to generate £11.6m from donations and legacies from corporate partners and individuals (2017: £5.0m to generate £10.7m). We continued to support the DEC through campaigns and deploying communications staff, receiving funding of £1.1m (2017: £1.5m) from DEC appeals.

Lendwithcare.org (our peer-to-peer lending platform between people in the UK and the developing world) continued to grow, supporting 19,000 entrepreneurs with over £5m of loans (from new funds and funds re-loaned) during 2018.

This was a transition year for CARE International UK, the first full year without core DFID funding from the Programme Partnership Arrangement, and whilst we had built unrestricted reserves over the last two years to manage the expected fluctuation in income, the additional programme funding challenges that emerged during the year resulted in a higher than planned operating deficit of £1.3m – after a transfer of £0.4m from the designated reserve (2017: operating surplus £0.8m).

We have assessed our programme portfolio and pipeline of funding opportunities for the next year, and with programme expenditure expected to be at a similar level, we have reduced our cost base to achieve a balanced budget for 2018-19.

Financial risk

The Charity's unrestricted income remains sensitive to the external pressures on charity giving; to pipelines of funding for CARE programmes from existing and new donors; and to the timely delivery of programmes in challenging humanitarian contexts.

Cash flow risks are managed by monitoring of funding flows from donors to country programmes, and cash flow projections of our operating costs. We have reviewed our cash position, including the timing of receipt of programme funds as donor terms move increasingly to payment in arrears or quarterly advances, resulting in lower restricted funds held at the year-end (£13.3m compared to £24.1m at the end of 2017). We recognise that providing programme funds to CARE country offices and local partners in advance of receiving funds from the donor has an impact on our short-term cash flow, and have taken the necessary steps to secure a small overdraft facility to ensure we can continue to meet our programme and operating commitments. Programme creditors of £11.3m (2017: £7.7m) include £6m of programme spend by partners in the last quarter of the year that was reimbursed after the year-end. Other donor debtors of £2.1m (2017: £1.4m) relate to programmes with a fund manager intermediary between us and the institutional donor (DFID).

Exposure to foreign exchange risk arising from funding in Euros or US dollars is managed by holding restricted donor funds in that currency until transferred to the relevant country operation.

We monitor these risks closely through the Senior Management Team and Finance and Audit Committee.

Reserves Policy

Unrestricted reserves are defined as general funds and are available to enable CARE International UK to meet its objectives. Within the unrestricted reserves, the designated fund was created from a one-off donation, which was voluntarily designated as an innovation fund. It is only partially committed to specific initiatives, and is available for the trustees to un-designate as required.

The aim of the reserves policy is to ensure continuity of the Charity's ongoing and future activities, including:

- Protection against fluctuations in income, in particular year to year changes in the portfolio of donor-funded programmes;
- Mitigation against the financial risks arising from the changing nature of aid, especially the movement towards payments by results in both grants and contracts;
- Investment in innovation to support CARE's strategic objectives; and
- To enable the orderly cessation of activities should it ever be required.

Reserves

Total reserves at the year-end were £16.1m (2017: £28.5m) made up of:

- Unrestricted reserves of £2.7m comprising:
 - A general fund of £1.7m (2017: £3.0m) which after deducting £550k (2017: £475k) tied up in fixed assets leaves a balance of free reserves of £1.2m (2017: £2.5m); and
 - A designated innovation fund of £1m (2017: £1.4m), voluntarily designated for specific multi-year initiatives in support of our strategic objectives.

- Restricted funds of £13.3m (2017: £24.1m) being programme funding received from donors and held at year end to be spent on specific programmes in future years.

Unrestricted reserves (free reserves) at £1.2m are lower than the target range, due to a higher than planned unrestricted deficit in 2018. Whilst the trustees have identified specific projects for elements of the voluntarily designated funds, this decision can be reversed and we will be cautious in the deployment of these reserves in 2018-19. The steps taken to reduce the cost base in 2018-19 seek to protect reserves, and with continued investment in income growth (especially from new donors) and further efficiency measures, we aim to improve the reserves position and return to within the target range at the first opportunity.

Following the annual review, the trustees continue to endorse free reserves within a range of £1.5m to £2.0m, and to holding back on any further allocation from the designated reserves, until such time as the unrestricted reserves position improves.

With restricted expenditure (£55m) being higher than income (£45m) these funds have reduced by £10m over the year, as advances held for multi-year programmes at the end of 2017 were spent during 2018. Closing restricted funds represent three months average programme spending, reflecting the size of the current programme portfolio and donor pre-financing terms (typically up to one quarter in advance).

After reviewing the Charity's forecasts and projections over the Strategic Planning period 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.

Trading subsidiary

The Charity's wholly owned subsidiary carries out trading activities for the Charity. These activities provided a profit before tax of £52k (2017: £34k), which is transferred to the Charity as a qualifying charitable donation.

The Trustees' Report, incorporating the Strategic Report, was approved by the Board on 29 November 2018 by:



Oliver Stocken CBE
Chair of Trustees



Laurie Lee
Chief Executive

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARE INTERNATIONAL UK

Opinion

We have audited the financial statements of CARE International UK ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 30 June 2018 which comprise the consolidated statement of financial activities, the group and charity balance sheets, the consolidated cash flow statement 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 2018 and of the Group's incoming resources and application of resources 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 and the Parent Charitable Company in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions related 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 or the Parent Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least 12 months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the Annual Report and Accounts, other than the financial statements and our auditor's report thereon. The other information comprises the

Message from the Chair, Trustees' Annual Report and Strategic Report and Thanks to our supporters. The trustees are responsible for the other information.

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' Report, which includes the Directors' Report and the Strategic Report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and the Directors' Report, which are included in the Trustees' 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 misstatement in the Strategic Report or the Trustees' Report.

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 at the Financial Reporting Council's (FRC's) website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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.

BDO LLP

Fiona Condron (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
Gatwick

12 December 2018

BDO LLP is a limited liability partnership registered in England and Wales
(with registered number OC305127).

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 30 June 2018

		2018	2018	2018	2017	2017	2017
	Notes	Unrestricted funds £'000	Restricted funds £'000	Total funds £'000	Unrestricted funds £'000	Restricted funds £'000	Total funds £'000
Income from:							
Donations and legacies	2	6,256	5,366	11,622	5,675	6,009	11,684
Charitable activities	2	4,418	39,279	43,697	6,347	75,024	81,371
Other trading activities		250	-	250	252	-	252
Investments		36	-	36	29	-	29
Other income		39	-	39	78	-	78
Total income	11	10,999	44,645	55,644	12,381	81,033	93,414
Expenditure on:							
Raising funds	3	5,335	159	5,494	5,569	87	5,656
Trading costs		198	-	198	218	-	218
Sub total		5,533	159	5,692	5,787	87	5,874
Charitable activities							
Humanitarian response	4	3,879	39,583	43,462	3,222	57,410	60,632
Development work		2,600	15,668	18,268	1,895	24,751	26,646
Advocacy		684	-	684	699	-	699
Sub total		7,163	55,251	62,414	5,816	82,161	87,977
Total expenditure	11	12,696	55,410	68,106	11,603	82,248	93,851
Net (expenditure)/income		(1,697)	(10,765)	(12,462)	778	(1,215)	(437)
Funds balances brought forward		4,435	24,098	28,533	3,657	25,313	28,970
Funds balances carried forward		2,738	13,333	16,071	4,435	24,098	28,533

The results for the year shown above all derive from continuing operations. There are no recognised gains or losses for the year other than those shown above. There are no material differences between the results for the year as stated above and those calculated on a historical cost basis.

The accompanying notes on pages 34 to 50 form an integral part of these Financial Statements.

GROUP AND CHARITY BALANCE SHEET

For the year ended 30 June 2018

Registered company number: 1911651

	Notes	Group 2018 £'000	Group 2017 £'000	Charity 2018 £'000	Charity 2017 £'000
Fixed assets					
Tangible assets	7	550	475	550	475
Investments	8	39	39	39	39
		589	514	589	514
Current assets					
Debtors	9	12,326	11,757	12,315	11,912
Cash at bank and in hand – general funds		4,256	6,357	4,221	6,150
Cash at bank and in hand – overseas projects		13,291	19,495	13,291	19,495
		29,873	37,609	29,827	37,557
Creditors					
Amounts falling due within one year	10	(14,005)	(9,145)	(13,959)	(9,093)
Net current assets		15,868	28,464	15,868	28,464
Creditors					
Amounts falling due after more than one year		(386)	(445)	(386)	(445)
Net assets		15,482	28,019	15,482	28,019
Total assets		16,071	28,533	16,071	28,533
Represented by					
Restricted funds	11	13,333	24,098	13,333	24,098
Unrestricted funds					
- General Reserves		1,700	3,016	1,700	3,016
- Designated		1,038	1,419	1,038	1,419
Unrestricted funds total	11	2,738	4,435	2,738	4,435
Total	12	16,071	28,533	16,071	28,533

The accompanying notes on pages 34 to 50 form an integral part of these Financial Statements.

Approved by the Board and authorised for issue on 29 November 2018.



Oliver Stocken CBE
Chair of Trustees



Carolyn Clarke
Chair, Finance and Audit Committee

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 30 June 2018

	<i>Notes</i>	<i>Group 2018 £'000</i>	<i>Group 2017 £'000</i>
Net cash flows (funded by)/provided by operating activities	16a	(8,096)	5,858
Net cash flows (funded by) investing activities	16b	(208)	(316)
(Decrease)/Increase in cash and cash equivalents in the year		(8,304)	5,542
Reconciliation of net cash flow to movement in cash and cash equivalents			
(Decrease)/Increase in cash and cash equivalents in the year		(8,304)	5,542
Movement in cash and cash equivalents in the year		(8,304)	5,542
Cash and cash equivalents at the beginning of the year		25,852	20,310
Cash and cash equivalents at the end of the year	16c	17,548	25,852

The accompanying notes on pages 34 to 50 form an integral part of these Financial Statements.

NOTES TO THE ACCOUNTS

For the year ended 30 June 2018

1. Accounting policies

a) Basis of preparation

The financial statements of the Charity, which is a public benefit entity under Financial Reporting Standard 102, have been prepared under the historical cost convention in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102), the 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 (FRS102) [Charities SORP (FRS102)] and the Charities Act 2011 and Companies Act 2006.

The Consolidated Statement of Financial Activities (SoFA) and Balance Sheet consolidate the Financial Statements of the Charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis. No separate Statement of Financial Activities has been presented for the Charity alone as permitted by Section 408 of the Companies Act 2006. The Charity has also taken the exemption under FRS102 1.12(b) to not include a parent only cash flow statement in these accounts.

The Accounting Policies are consistent with the previous year. After reviewing the group's forecasts and projections, the trustees (who are the directors for the purposes of company law) have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. The group therefore continues to adopt the going concern basis in preparing its consolidated financial statements.

b) Income

Income is included in the SoFA when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy and receipt is probable.

All income is considered unrestricted unless specifically restricted by the donor, or raised in an appeal for a specific purpose. Income is only deferred when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Grants receivable based on performance are accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance

of performance its recognition is deferred and included in creditors. Where entitlement occurs before income is received the income is accrued.

c) Contributions in kind

Contributions and donations in kind are recorded at fair values on the date of contribution, and recorded as unrestricted income and expenditure in the Statement of Financial Activities.

d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, where practicable, they have been allocated to activities on a basis consistent with use of the resources. Central overhead costs are allocated to operational and fundraising functions on the basis of their use measured by direct cost.

CARE International UK (CIUK) sub-contracts programme implementation to CARE country offices, but continues to provide effective management and oversight of its work held there. As such we account for our project work as an operational charity, and our expenditure reflects funds utilised by country offices.

Fundraising costs are those incurred in seeking voluntary contributions and include the costs of disseminating information in support of the charitable activities.

Governance costs are those which relate to the provision of the governance infrastructure of the Charity. Included within this category are costs associated with the strategic management of the Charity's activities, and all trustee and committee costs. In accordance with FRS102, these costs are classified as Support Costs.

e) Property and equipment

Non-programme expenditure of more than £1,000 per item for buildings, equipment and leasehold improvements is capitalised at cost. Depreciation is provided on a straight-line basis over the estimated useful lives of the assets as follows:

Leasehold improvements: over the remaining life of the lease

IT equipment: 3 years

Other equipment: 7 years

Business systems: 5 years

f) Finance and operating leases

Rentals paid under operating leases are charged to the SoFA on a straight-line basis over the term of the lease.

g) Fund accounting

Unrestricted funds comprise funds available for use at the discretion of the Board in furtherance of the objectives of the Charity.

Designated funds are unrestricted funds that have been ring-fenced for specific initiatives supporting our strategic objectives. Expenditure against these initiatives is included as Unrestricted Expenditure in the SoFA and a corresponding adjustment made between General and Designated Funds at Year End.

Restricted funds are subject to specific restrictions imposed by donors or by the purpose of the appeal under which they were raised.

h) Lendwithcare

Lendwithcare.org is a peer-to-peer lending relationship between people in the UK (lenders) and entrepreneurs in the developing world. As the Charity is acting as agent, the funds belong to the lender until allocated to the entrepreneur or withdrawn. Lenders' funds do not form part of the assets of CIUK and are not consolidated within the financial statements.

i) Investments

Investments held as cash deposits denominated in foreign currency are translated into UK sterling at the rate of exchange prevailing at the balance sheet date. Differences arising on currency translation are expressed as movements in the market value of investments.

j) Foreign currencies

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 at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds. Both the functional and presentational currencies of the Charity are sterling.

k) Financial instruments

Financial assets and liabilities are defined as basic financial instruments under FRS102. These are measured at amortised cost.

l) Areas of significant judgement and estimates

Cost Allocation methodology: The cost allocation methodology requires a judgement as to the most appropriate basis to use to apportion support costs; these are reviewed annually for reasonableness. Support

costs are allocated on a pro-rata basis, based on total expenditure.

Pensions Trust scheme deficit: The details of the potential liability relating to withdrawal from the Pensions Trust scheme are set out in Note 20. The trustees consider the chance of this liability crystallising to be extremely unlikely.

The trustees do not consider there to be any other areas of judgement or estimates.

m) Pensions

Contributions to the defined contribution pension scheme are recognised in the SoFA when they are payable. The money purchase nature of the scheme assures there will be no funding deficit or surplus accruing to the Charity in the future. The pension scheme is independently administered and the assets of the scheme are held separately from those of the Charity.

The Charity also participates in the Pensions Trust Growth Plan, a multi-employer pension scheme where it is not possible to separately identify the assets and liabilities of participating employers. This is a money purchase arrangement but it has some historical guarantees. The scheme is subject to the funding legislation outlined in the Pensions Act 2004. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out at 30 September 2014. This valuation showed a deficit, and to eliminate this funding shortfall, the pension trustees have asked for the participating employers to pay additional contributions to the scheme. These recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities. The liability recognised for this obligation is the net present value of the deficit reduction contributions payable under the plan, and is held as a provision in the Balance Sheet.

The current overall position of the fund and the assumptions made are provided in Note 20.

n) Taxation

As a registered charity, CIUK is exempt from taxation of income and gains to the extent these are applied to charitable objectives.

Irrecoverable VAT is not separately analysed and is charged to the SoFA when the expenditure to which it relates is incurred, and is allocated as part of the expenditure to which it relates.

FINANCIAL STATEMENTS

2a. Consolidated income

	2018 Unrestricted funds £'000	2018 Restricted funds £'000	2018 Total funds £'000	2017 Unrestricted funds £'000	2017 Restricted funds £'000	2017 Total funds £'000
Donations and legacies						
Individuals (including legacies and events)	4,979	329	5,308	4,685	481	5,166
Corporate donors	1,186	4,061	5,247	907	4,128	5,035
Disasters Emergency Committee (DEC)	91	976	1,067	83	1,400	1,483
Total	6,256	5,366	11,622	5,675	6,009	11,684
Charitable activities						
Department for International Development (DFID)	3,121	34,416	37,537	4,315	58,934	63,249
DFID Programme Partnership Arrangement (PPA)	-	-	-	684	944	1,628
European Union (EU)	305	931	1,236	426	8,488	8,914
European Commission's Directorate-General for Humanitarian Aid and Civil Protection (ECHO)	307	1,968	2,275	348	6,241	6,589
Others	685	1,964	2,649	574	417	991
Total	4,418	39,279	43,697	6,347	75,024	81,371

2b. Included in the above are the following projects

Donor	Project name	2018 Unrestricted funds £'000	2018 Restricted funds £'000	2018 Total funds £'000	2017 Unrestricted funds £'000	2017 Restricted funds £'000	2017 Total funds £'000
DFID	Adaptation Learning Programme (ALP) for Africa	-	-	-	113	1,037	1,150
DFID Aid Match	Adolescent Sexual and Reproductive Health in Goma, DR Congo	9	54	63	-	113	113
DFID	Agents of Change VAWG Rwanda	86	1,095	1,181	76	791	867
Start Fund	Bangladesh – 2016	-	-	-	6	64	70
DFID	Bangladesh Needs Assessment Support Project	-	-	-	3	25	28
DFID via KPMG	BRACED (Building Resilience and Adaptation to Climate Extremes and Disaster) Project – Niger	120	347	467	94	1,324	1,418
DFID via Save the Children	CHANGES – Somalia	39	477	516	12	144	156
DFID	Community Based Resilience in Grand Anse – Haiti	-	-	-	19	400	419

FINANCIAL STATEMENTS

		<i>2018</i>	<i>2018</i>	2018	<i>2017</i>	<i>2017</i>	2017
		<i>Unrestricted</i>	<i>Restricted</i>	Total	<i>Unrestricted</i>	<i>Restricted</i>	Total
		<i>funds</i>	<i>funds</i>	funds	<i>funds</i>	<i>funds</i>	funds
		<i>£'000</i>	<i>£'000</i>	£'000	<i>£'000</i>	<i>£'000</i>	£'000
Donor	Project name						
DFID via Save the Children	COSACA Drought Response 2016 – Mozambique	-	-	-	243	2,893	3,136
DEC	DEC East Africa Crisis Appeal	51	397	448	13	675	688
DFID	DFID Nepal Wash Recovery	29	598	627	76	2,448	2,524
DEC	Earthquake Appeal Phase 2 – Nepal	-	-	-	28	424	452
DFID	Emergency Assistance Jordan	229	2,215	2,444	45	460	505
Start Fund	Emergency response to Cyclone Vardah – India	-	-	-	4	49	53
DFID via Christian Aid	Enhancing Community Resilience Programme – Malawi	2	91	93	-	575	575
DFID via DAI	Financial Sector Deepening Zambia	-	62	62	6	-	6
DFID via Save the Children	Girls Education Challenge: Pastoralist Afar Girls' Education Support Project (PAGES) – Ethiopia	-	-	-	8	129	137
DFID via PWC	Girls Education Challenge: Somali Girls Education Promotion Programme (SOMGEP)	-	-	-	274	2,517	2,791
DFID via PWC	Girls Education Challenge: Somali Girls Education Promotion Programme (SOMGEP) – Transition	276	3,497	3,773	17	428	445
DFID via Aga Khan	Girls Education Challenge: Steps Towards Afghan Girls Education Success (STAGES)	-	-	-	176	1,388	1,564
DFID via Aga Khan	Girls Education Challenge: Steps Towards Afghan Girls Education Success (STAGES) – Transition	239	2,747	2,986	-	658	658
DFID via World Vision	Girls Education Challenge: Girls Access through Transforming Education (IGATE) – Zimbabwe – Transition	91	1,063	1,154	4	56	60
DFID	Hurricane Matthew Response – Haiti	-	-	-	126	1,224	1,350
DFID via GIZ	Initiative Rural Rehabilitation (Livelihoods) – Jordan	-	10	10	4	-	4
DFID via GIZ	Initiative Rural Rehabilitation (Peacebuilding) – Jordan	-	12	12	3	-	3
DFID	Multisector Response – Yemen	296	6,843	7,139	1	-	1
DFID	Safe Justice – Nepal	41	878	919	10	287	297
Big Lottery Fund	Security for Women – Ghana	18	111	129	-	141	141
DFID via Save the Children	SNS H&N Consortium in Somalia	-	-	-	21	501	522
Start Fund	Start Fund Afghanistan 2016	-	-	-	14	87	101
Start Fund	Start Fund Alert 06 – Serbia	-	-	-	10	101	111
Start Fund	Start Fund Alert 93 Chad	-	-	-	-	124	124
Start Fund	Start Fund India Floods 2016	-	-	-	11	109	120

FINANCIAL STATEMENTS

		2018 Unrestricted funds £'000	2018 Restricted funds £'000	2018 Total funds £'000	2017 Unrestricted funds £'000	2017 Restricted funds £'000	2017 Total funds £'000
Donor	Project name						
Start Fund	Start Fund Malawi – Shelter Support	-	-	-	-	4	4
Start Fund	Start Fund Niger	-	-	-	14	-	14
Start Fund	Start Fund Peru Flooding	9	(9)	-	9	92	101
Start Fund	Start Fund Somalia Drought 2016	-	-	-	-	(3)	(3)
Start Fund	Start Fund Syria Alert 67	-	-	-	6	-	6
Start Network via ACF	Start Network – Cameroon	-	-	-	32	-	32
DFID	SUBARNA – BD	-	-	-	1	-	1
Start Network via Action Aid	Surge Capacity Project – UK	-	-	-	-	53	53
DFID	Syria Crisis Response '17	1,423	11,674	13,097	145	2,664	2,809
DFID	Syria Crisis Response Programme in Jordan	-	-	-	46	557	603
Start Fund	Timor-Leste Drought	-	-	-	4	45	49
DFID UK Aid Match	UK Aid Match – Ethiopia	13	392	405	-	40	40
DFID via Met Office	Weather and Climate Informations Services for Africa (WISER)	-	-	-	20	209	229
DEC	Yemen Appeal	-	-	-	-	4	4
DEC	Yemen Crisis Appeal Phase	-	-	-	22	343	365
DFID	Yemen Humanitarian Resilience Programme (IRP)	-	-	-	334	7,817	8,151
DFID	Zimbabwe Humanitarian Response	-	57	57	1,778	27,822	29,600
DFID via IRC	Response to Ebola outbreak in Sierra Leone	2	43	45	-	-	-
START Fund via SAVE	DEPP Innovation Lab in Philippines	19	217	236	-	-	-
DFID via NRC	Providing life-saving humanitarian relief to communities affected by shocks in Somalia	36	331	367	-	-	-
START Fund via SAVE	Alert 180 India (Flooding)	11	104	115	-	-	-
START Fund via SAVE	Alert B0003 Bangladesh (Flooding North)	10	101	111	-	-	-
Network via SAVE	MERF Serbian refugees	5	147	152	-	-	-
START Fund via SAVE	Alert 193 Vietnam (flooding and landslide)	14	132	146	-	-	-
START Fund via SAVE	START MERF Serbia refugees	9	80	89	-	-	-
DFID via Save the Children Mozambique	Humanitarian Response in Mozambique 2017/18 – Lean season recovery response	84	1,753	1,837	-	-	-

FINANCIAL STATEMENTS

		2018 <i>Unrestricted</i> <i>funds</i> £'000	2018 <i>Restricted</i> <i>funds</i> £'000	2018 Total funds £'000	2017 <i>Unrestricted</i> <i>funds</i> £'000	2017 <i>Restricted</i> <i>funds</i> £'000	2017 Total funds £'000
Donor	Project name						
START Fund via SAVE	Alert 214 Burundi Displacement	7	73	80	-	-	-
START FUND via SAVE	Alert 217 Tonga (cyclone)	6	54	60	-	-	-
START Fund via SAVE	Forecast Based Early Action Bangladesh	1	2	3	-	-	-
START Fund via SAVE	Alert 223 Chad (refugee influx)	13	137	150	-	-	-
START Fund via SAVE	Alert 234 Ethiopia (displacement)	5	122	127	-	-	-

The table above provides details of income for projects where the contractual terms require such disclosure.

3. Expenditure on raising funds

	2018 <i>Unrestricted</i> <i>funds</i> £'000	2018 <i>Restricted</i> <i>funds</i> £'000	2018 Total funds £'000	2017 <i>Unrestricted</i> <i>funds</i> £'000	2017 <i>Restricted</i> <i>funds</i> £'000	2017 Total funds £'000
Individuals	2,896	159	3,055	3,507	87	3,594
Institutional donors and foundations	872	-	872	639	-	639
Corporate donors	706	-	706	709	-	709
Fundraising events	336	-	336	357	-	357
Communication costs	267	-	267	160	-	160
Support costs (Note 5)	258	-	258	197	-	197
Total	5,335	159	5,494	5,569	87	5,656

FINANCIAL STATEMENTS

4. Expenditure on charitable activities

Programme expenditure by predominant outcome area:	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
Humanitarian response by outcome area:		
Food and nutrition security and resilience to climate change	9,622	33,415
A life free from violence (gender-based violence)	474	65
Sexual, reproductive and maternal health	32	233
Access to and control over economic resources	19,105	16,224
Other (including water and sanitation, shelter and protection)	10,350	7,473
Total	39,583	57,410
Development expenditure by outcome area:		
Food and nutrition security and resilience to climate change	3,786	8,706
A life free from violence (gender-based violence)	1,142	1,859
Sexual, reproductive and maternal health	1,772	5,312
Access to and control over economic resources	2,803	8,350
Other (including girls education)	6,165	524
Total	15,668	24,751
Other direct costs	4,228	2,749
Support costs (Note 5)	2,935	3,067
Total	62,414	87,977
Programme expenditure by geographical region:	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
Africa	17,229	50,156
Asia	7,532	17,119
Middle East and North Africa	30,349	11,521
Latin America	14	117
Global projects	127	3,248
Other direct costs	4,228	2,749
Support costs (Note 5)	2,935	3,067
Total	62,414	87,977

5. Support costs

2018	<i>Management</i>	<i>Office costs</i>	<i>Finance and IT</i>	<i>Human resources</i>	<i>Governance</i>	Total 2018
	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	£'000
Charitable activities						
Humanitarian response	625	454	495	263	206	2,043
Development work	263	191	208	111	87	860
Advocacy	10	7	8	4	3	32
	898	652	711	378	296	2,935
Fundraising						
Fundraising costs	79	57	63	33	26	258
Total	977	709	774	411	322	3,193
2017	<i>Management</i>	<i>Office costs</i>	<i>Finance and IT</i>	<i>Human resources</i>	<i>Governance</i>	Total 2017
	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	<i>£'000</i>	£'000
Charitable activities						
Humanitarian response	785	424	465	279	161	2,114
Development work	345	186	204	123	71	929
Advocacy	9	5	5	3	2	24
	1,139	615	674	405	234	3,067
Fundraising						
Fundraising costs	73	40	43	26	15	197
Total	1,212	655	717	431	249	3,264

Included in Support Costs are the following:

	<i>Total 2018</i>	<i>Total 2017</i>
	<i>£'000</i>	<i>£'000</i>
Auditor's remuneration	45	44
Depreciation charges (see Note 7)	169	117
Operating lease – rent	382	365

FINANCIAL STATEMENTS

6. Staff costs

	<i>Total</i> 2018 £'000	<i>Total</i> 2017 £'000
Wages and salaries	5,516	5,117
Social security costs	579	567
Pension costs	271	221
Termination costs	47	23
Other staff costs	284	496
Total	6,697	6,424

The average number of UK employees was:	<i>2018</i> <i>Number</i>	<i>2017</i> <i>Number</i>
Charitable activities	70	72
Fundraising	46	48
Support	23	26
Total CIUK employees	139	146

In addition to full-time permanent staff, CIUK employed temporary staff at a cost of £90,000 (2017: £188,000). This was due to some positions being filled on an interim basis. These costs are included in other costs. Termination payments totalling £47,000 (2016: £23,000) relate to five positions including redundancy payment at the end of fixed term contracts.

The number of CIUK employees whose remuneration (wages and employer pension contribution) during the year amounted to over £60,000 was as follows:

	<i>2018</i> <i>Number</i>	<i>2017</i> <i>Number</i>
£60,001-£70,000	2	-
£70,001-£80,000	2	1
£80,001-£90,000	4	2
£130,001-£140,000	1	1

The highest paid individual in the organisation is the Chief Executive Officer. In 2018 the Chief Executive's remuneration (pay and pension) placed him in the £130,001-£140,000 band (2017: £130,001-£140,000 band).

CIUK has formal pay scales in place for all levels of staff. We benchmark our salaries each year against similar organisations in the NGO sector and pay at the median of salaries for each grade, and we are a London living wage employer.

The remuneration of the Chief Executive is set by the Nominations and Remuneration Committee, and the remuneration of the Senior Management Team is set by the Nominations and Remuneration Committee in consultation with the Chief Executive.

Our pay ratio (the ratio between the highest paid member of CIUK staff and the median) is 3.37 (2017: 3.37), and

this ratio is one of the indicators used to monitor the organisation's approach to pay.

Employer contributions are made to a defined contribution pension scheme in respect of six higher paid employees (2017: four). Total employer contributions in respect of higher paid employees during the year amounted to £36k (2017: £27k).

The key management personnel of the Charity are the trustees and the Senior Management Team (as listed under Organisational Details in the Annual Report). The short term employee benefits (as defined in FRS102 28.4: wages, pension and social security contributions) for the Senior Management Team for 2018 was £525k (2017: £493k). None of the members of the Board received any remuneration for their work as trustees (2017: Nil). Expenses reimbursed to trustees for travel undertaken on the Charity's behalf amounted to £26,678 for 10 trustees (2017: £5,361 for seven trustees). This includes a Board visit to CARE programmes supporting Syrian refugees in Jordan. Such visits are scheduled every three years to ensure trustees have the opportunity to see CARE programmes and understand the context in which we work. The Charity paid £7,700 (2017: £4,725) for Trustees' Indemnity Insurance cover. Trustees' donations were £17,539 (2017: £12,287).

In addition to the staff costs above, CARE International UK employed five staff fully seconded to other members of the CARE confederation; the costs relating to these staff were £255,331 (2017: £348,001) which are fully reimbursed by the relevant CARE member.

7. Tangible fixed assets

Group and Charity	<i>Leasehold improvements</i> £'000	<i>Office equipment</i> £'000	<i>IT equipment</i> £'000	Total 2018 £'000
Cost				
At 1 July 2017	205	231	578	1,014
Additions	-	7	237	244
At 30 June 2018	205	238	815	1,258
Depreciation				
At 1 July 2017	121	93	325	539
Charge for the year	21	33	115	169
At 30 June 2018	142	126	440	708
Net book values				
At 30 June 2018	63	112	375	550
At 30 June 2017	84	138	253	475

Group and Charity	<i>Leasehold improvements</i> £'000	<i>Office equipment</i> £'000	<i>IT equipment</i> £'000	Total 2017 £'000
Cost				
At 1 July 2016	201	139	329	669
Additions	4	92	249	345
At 30 June 2017	205	231	578	1,014
Depreciation				
At 1 July 2016	100	63	259	422
Charge for the year	21	30	66	117
At 30 June 2016	121	93	325	539
Net book values				
At 30 June 2017	84	138	253	475
At 30 June 2016	101	76	70	247

8. Investments

Group and Charity	<i>2108</i> £'000	<i>2017</i> £'000
Market value		
At 1 July 2017	39	39
At 30 June 2018	39	39

The unlisted investment represents a cash investment in the CARE International Revolving Fund (see b) on the next page).

FINANCIAL STATEMENTS

a) Subsidiary company

Investments held by the Charity include a £2 (2017: £2) investment in the subsidiary company at cost. The Charity holds 100 per cent of the issued share capital of CI Enterprises Limited, which is registered in England and Wales. The company's principal activity is to undertake trading for the Charity. A summary of the subsidiary's results and its position at 30 June 2018 is given in Note 14.

b) CARE International

During the year, the Charity participated in the Revolving Fund established with other members of the CARE International confederation, maintaining its investment of €45,500. The Fund, which is administered by the CARE International Secretariat in Geneva, is used to provide short-term interest-bearing loans to finance projects across CARE International.

9. Debtors

	<i>Group</i> <i>2018</i> <i>£'000</i>	<i>Group</i> <i>2017</i> <i>£'000</i>	<i>Charity</i> <i>2018</i> <i>£'000</i>	<i>Charity</i> <i>2017</i> <i>£'000</i>
Due from EU/ECHO	1,929	1,627	1,929	1,627
Due from DFID	719	723	719	723
Due from other donors	2,085	1,358	2,085	1,358
Due from other CARE International offices	139	102	139	102
Sundry debtors	813	907	624	781
Due from subsidiary undertaking	-	-	179	284
Prepayments and accrued income	161	246	160	243
Project balances held overseas in country offices	6,480	6,794	6,480	6,794
Total	12,326	11,757	12,315	11,912

Project balances held overseas are funds transferred to other CARE International offices but not yet spent on programme activities. A programme debtor is where money has been expended by CARE International in advance of funding having been received from the donor, and is therefore due from the relevant donor as we are entitled to recover this money under the terms of the donor agreement.

10. Creditors

	<i>Group</i> <i>2018</i> <i>£'000</i>	<i>Group</i> <i>2017</i> <i>£'000</i>	<i>Charity</i> <i>2018</i> <i>£'000</i>	<i>Charity</i> <i>2017</i> <i>£'000</i>
Amounts falling due within one year				
Programme creditors and amounts owed to other CARE offices	11,348	7,676	11,348	7,676
Trade creditors	437	643	409	598
Taxation and social security	151	171	151	171
Provision for pension deficit recovery plan	60	58	60	58
Other creditors	32	54	32	52
Accruals	337	517	332	512
Deferred income	1,640	26	1,627	26
Total	14,005	9,145	13,959	9,093
Amounts falling due after one year				
Provision for pension deficit recovery plan	386	445	386	445
Total	386	445	386	445

A programme creditor is where programme partners or CARE offices have spent more on programme activities than the funds transferred from CARE International UK, and therefore the funds are owed to the relevant CARE office or partner.

11. Consolidated statement of funds

2018	1 July	Income	Expenditure	Transfer	30 June
	2017			between	2018
	£'000	£'000	£'000	funds	£'000
				£'000	
Africa	1,734	14,889	(17,228)	-	(605)
Asia	8,904	8,426	(7,560)	-	9,770
Europe & Middle East	2,468	21,742	(30,481)	-	(6,271)
Latin America	(15)	41	(14)	-	12
Multiple countries	11,007	(453)	(127)	-	10,427
Restricted funds	24,098	44,645	(55,410)	-	13,333
Unrestricted funds					
General funds	3,016	10,999	(12,696)	381	1,700
Designated funds	1,419	-	-	(381)	1,038
Total unrestricted funds	4,435	10,999	(12,696)	-	2,738
Total funds	28,533	55,644	(68,106)	-	16,071
2017	1 July	Income	Expenditure	Transfer	30 June
	2016			between	2017
	£'000	£'000	£'000	funds	£'000
				£'000	
Africa	5,687	46,203	(50,156)	-	1,734
Asia	10,458	15,565	(17,119)	-	8,904
Europe & Middle East	(537)	14,526	(11,521)	-	2,468
Latin America	(24)	126	(117)	-	(15)
Multiple countries	9,729	4,613	(3,335)	-	11,007
Restricted funds	25,313	81,033	(82,248)	-	24,098
Unrestricted funds					
General funds	2,178	12,381	(11,603)	60	3,016
Designated funds	1,479	-	-	(60)	1,419
Total unrestricted funds	3,657	12,381	(11,603)	-	4,435
Total funds	28,970	93,414	(93,851)	-	28,533

Restricted funds are those project balances held on behalf of institutional donors, corporate partners and foundations for future work. Negative restricted reserves have arisen due to timing differences in cashflows; where we have advanced funds to country offices in advance of receiving those funds from donors. Designated funds are unrestricted funds that have been ring-fenced for specific initiatives supporting our strategic objectives. Expenditure against these initiatives is included as Unrestricted Expenditure in the SoFA, and a corresponding adjustment made between General and Designated Funds at Year End.

12. Analysis of net assets between funds

Group 2018	<i>Fixed assets £'000</i>	<i>Current assets £'000</i>	<i>Current liabilities £'000</i>	<i>Long Term liabilities £'000</i>	Total 2018 £'000
Restricted funds	-	26,498	(13,165)	-	13,333
Unrestricted funds	589	2,336	(839)	(386)	1,700
Designated funds	-	1,038	-	-	1,038
Total	589	29,872	(14,004)	(386)	16,071

Group 2017	<i>Fixed assets £'000</i>	<i>Current assets £'000</i>	<i>Current liabilities £'000</i>	<i>Long Term liabilities £'000</i>	Total 2017 £'000
Restricted funds	-	31,006	(6,908)	-	24,098
Unrestricted funds	514	5,184	(2,237)	(445)	3,016
Designated funds	-	1,419	-	-	1,419
Total	514	37,609	(9,145)	(445)	28,533

13. Commitments

	Land and buildings		Equipment	
	<i>Group and Charity 2018 £'000</i>	<i>Group and Charity 2017 £'000</i>	<i>Group and Charity 2018 £'000</i>	<i>Group and Charity 2017 £'000</i>
Operating leases expiring				
- within one year	264	264	7	8
- within two to five years	495	759	17	25
Total	759	1,023	24	33

The lease agreement for office space runs to May 2021, so expires within five years.

14. Subsidiary company

The Charity owns the whole of the issued ordinary share capital of CI Enterprises Ltd, a company registered in England and Wales (company number 2306212) and whose registered address is 9th Floor, 89 Albert Embankment, London SE1 7TP.

The subsidiary is used for trading activities to provide income for the Charity. The activities during the year were the provision of IT support to five European CARE International offices, fees charged to corporate partners for use of the CARE name and logo, and receiving donated royalties from book sales.

	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
CI Enterprises Ltd		
Total trading income	250	252
Cost of sales	(190)	(213)
Gross profit	60	39
Administrative expenses	(8)	(5)
Profit before qualifying charitable donation and taxation	52	34
Interest receivable	-	-
Profit before charitable donations and taxation	52	34
The aggregate of the assets and liabilities were:		
Assets	226	336
Liabilities	(226)	(336)
Funds	Nil	Nil

15. Lendwithcare

Lendwithcare (www.lendwithcare.org) is a peer-to-peer lending relationship between people in the UK and people in the developing world. It is an innovative way of raising microfinance to help entrepreneurs in developing countries to lift themselves out of poverty.

The total number of lenders, since the scheme's inception in April 2010, is 49,267 (2017: 40,164). The total value of loans made to entrepreneurs is £19.3m. This has supported 89,845 (2017: 60,966) entrepreneurs.

In compliance with the Charities SORP (FRS102), we disclose the value of funds added to the scheme; funds loaned to entrepreneurs, through micro-finance partners, which includes both new funds from lenders and funds repaid to lenders and then re-loaned to another entrepreneur; together with the balances held at 30 June 2018.

The value of new funds added to the scheme during the year, by existing and new lenders, is:

	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
Added to the scheme	1,801	1,562
Withdrawn	(203)	(158)
Net additions	1,598	1,404

The total value of loans (from new funds and funds re-loaned) during the year is:

	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
Loans during the year	5,097	4,135

The amount of lenders' funds held:

	<i>2018</i>	<i>2017</i>
	<i>£'000</i>	<i>£'000</i>
Amounts at year end	2,027	1,832

Lenders' funds do not form part of the assets of CIUK and are therefore not consolidated within the financial statements.

The operating costs of the scheme of £632k (2017: £604k) are included in expenditure on raising funds (individuals) within the financial statements and in Note 3. These are the costs of managing the scheme and raising new funds for the scheme.

16. Notes to the consolidated statement of cash flows

	2018 £'000	2017 £'000		
a) Reconciliation of net income to net cash flow (provided by) operating activities				
Net expenditure	(12,461)	(437)		
Interest receivable	(36)	(29)		
Depreciation charges	169	117		
(Increase)/Decrease in debtors	(568)	6,973		
Increase/(Decrease) in creditors and provisions	4,800	(766)		
Net cash flow from operating activities	(8,096)	5,858		
b) Investing activities				
Interest received	36	29		
Purchase of tangible fixed assets and investments	(244)	(345)		
Net cash flow from investing activities	(208)	(316)		
c) Analysis of changes in cash and cash equivalents				
2018	<i>At 30 June 2017 £'000</i>	<i>Cash Flow £'000</i>	<i>Foreign Exchange £'000</i>	<i>At 30 June 2018 £'000</i>
Cash at bank and in hand	25,852	(8,530)	226	17,548
Total cash and cash equivalents	25,852	(8,530)	226	17,548
2017	<i>At 30 June 2016 £'000</i>	<i>Cash Flow £'000</i>	<i>Foreign Exchange £'000</i>	<i>At 30 June 2017 £'000</i>
Cash at bank and in hand	20,310	4,406	1,136	25,852
Total cash and cash equivalents	20,310	4,406	1,136	25,852

17. Financial Instruments

Group	<i>At 30 June 2018 £'000</i>	<i>At 30 June 2017 £'000</i>
Financial assets measured at amortised cost		
Cash at bank and in hand	17,547	25,852
Debtors	12,325	11,757
Creditors	(14,391)	(9,590)
	15,481	28,019

Since the year-end, the Charity arranged an unsecured overdraft facility of £500k.

18. Related party transactions

The Charity is a member of the Disasters Emergency Committee (DEC) and in the year paid a voluntary contribution of £43k (2017: £32k). As an automatic part of membership, CIUK's Chief Executive is a trustee of the DEC. The Charity receives funds from DEC appeals and amounts received and receivable in the year were £1.1m (2017: £1.5m).

There were no related party transactions with trustees this year (in 2017 these amounted to £25,790 – for training services procured from two organisations where a trustee was also an employee).

CI Enterprises Ltd is a related party as described in notes 8 and 14.

19. Taxation

As a registered charity, CIUK benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid. The Charity is also able to partially recover Value Added Tax (VAT). Expenditure subject to VAT that is not recoverable is recorded in the Accounts inclusive of VAT.

The organisation is a charity within the meaning of Para 1 Schedule 6 Finance Act 2010. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains within categories covered by Chapter 3 of Para 11 of the Corporate Tax Act or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes. The subsidiary trading company makes qualifying charitable donations of taxable profit to the Charity to the full extent allowable. Unless material any corporation tax liability arising in the subsidiary is included within the resources expended by the Group.

20. Pension costs

We comply fully with auto-enrolment legislation, from April 2014 enrolling new employees into a Group Personal Pension Plan with Royal London (formerly Scottish Life) comprising an employer payment of 5% against a 3% employee contribution. Total contributions to the scheme for the year were £350k (2017: £207k) and at the end of June 2017 there were 100 members in the scheme (2017: 102).

The Charity also participates in a multi-employer defined benefit scheme administered by The Pensions Trust. This scheme was closed to new members at the end of April 2014, and existing members continue to benefit from a 7.5% employer contribution against a 4% employee

contribution. Total contributions to the scheme for the year were £151k (2017: £161k) and at the end of June 2018 there were 24 members in the scheme (2017: 28). Contributions to the multi-employer scheme paid into The Pensions Trust's Growth Plan up to and including September 2001 have been converted to defined amounts of pension payable from Normal Retirement Date. From October 2001, contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either with the Growth Plan or by purchasing an annuity.

Following a change in legislation in September 2005, there is technically a potential liability to CIUK, applicable to employers with pre-October 2001 liabilities in the Plan: when an employer withdraws from a pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis). If Plan liabilities exceed assets, a buy-out debt will exist if CIUK withdraws all employees from the scheme. The leaving employer's share of the buy-out debt is the proportion of the Plan's pre-October 2001 liability attributable to employment with the leaving employer compared with the total amount of the Plan's pre-October 2001 liabilities. Given the number of factors to be considered in determining the liabilities the debt can fluctuate over time.

The Pensions Trust estimates that the cost of withdrawal from the Plan would be £1.2m based on the financial position of the Plan at 30 September 2015. The Pensions Trust has advised that an employer will only be deemed to have withdrawn if it has no active members remaining in the Plan and no eligible employees to whom to offer membership to the Plan. The chance of this debt crystallising is therefore considered extremely unlikely. Under the Pensions Trust recovery plan, deficit contributions made by CIUK during the year were £58k (2017: £56k). This recovery plan took effect in April 2016 and is intended to run for 10 years.

In compliance with the Charity Statement of Recommended Practice (FRS102), the provision for the net present value of the future contributions to the deficit recovery plan is held in the Balance Sheet. Details of this provision are given in Note 10, Creditors.

ADVISORS

Auditors

BDO LLP
2 City Place
Beehive Ring Road
Gatwick RH6 0PA

Bankers

Barclays Bank plc
Level 28
1 Churchill Place
London E14 5HP

HSBC plc
UK City of London Commercial Centre
60 Queen Victoria Street
London EC4N 4TR

Solicitors

Ashurst LLP
5 Appold Street
London EC2A 2HA

Lendwithcare advisors

Julian Bashford
Alison Fielding
Theresa Lloyd
Rebecca Ryan
Fiona Thompson
Neville Wright

THANKS TO OUR SUPPORTERS

Thank you to everyone who has supported CARE in the last year. This includes all those people who have taken part in fundraising events and campaigns, as well as those regular supporters who we rely on to fund our ongoing work. Your donations are invaluable in helping us to fight poverty around the world.

A list of larger value donors and individuals who have supported CARE International UK this year is provided here:

Statutory donors

Department for International Development (DFID)
Disasters Emergency Committee (DEC)
European Commission (EC)
European Commission's Directorate-General for Humanitarian Aid and Civil Protection (ECHO)

Trusts, foundations and charities

Action Aid UK
Aga Khan Foundation
Beatitudes Fund
Big Lottery Fund
The Brown Source Trust
Cherie Blair Foundation for Women
The Cheruby Trust
Christian Aid
Comic Relief
DAI Europe
DANIDA
Elizabeth Violet Annie Rouse Settlement
Halcrow Trust
International Institute for Environment and Development
International Organization for Migration
International Rescue Committee UK
Islamic Relief Worldwide
The Jimmy Choo Foundation
The Lord Deedes of Aldington Charitable Trust
The MacDaibhidh Charitable Trust
Mercy Corps
Oxfam GB
Pilkington Charities Fund
Plan International UK
The Positive Action for Children Fund
Save the Children GB
Start Fund
Start Network
St Clare & St Francis Trust
Tisbury Telegraph Trust
The Trelix Charitable Trust
ViiV Healthcare
World Vision

Companies

Anglo American
Bank ABC
Barclays
Beazley Group
Centrica PLC
Diageo
Experian
EY
GlaxoSmithKline (GSK)
Grant Thornton
Hogan Lovells
IHG (InterContinental Hotels Group)
KPMG
Marks & Spencer, PLC
The Met Office
Mondelēz International, Inc.
Options Consultancy Services Ltd
Price Waterhouse Cooper (PWC)
Stars Group Ltd
SAB Miller
Twinings

Key supporters

Sam and Caroline Davis
Mr Edwards
Nicholas and Mary Grey
Gudgeon family
Fiona Thompson

Thank you to all those who donated to the Disasters Emergency Committee. As a member of the DEC, we received vital funds from the disaster appeals to assist the East African Appeal in South Sudan, the Myanmar refugees appeal in Bangladesh and the continuing crisis in Yemen.



Vision

We seek a world of hope, tolerance, and social justice, where poverty has been overcome and all people live with dignity and security.

Mission

CARE works around the globe to save lives, defeat poverty and achieve social justice.

Focus

We put women and girls in the centre because we know that we cannot overcome poverty until all people have equal rights and opportunities.

Registered office

CARE International UK

89 Albert Embankment

London SE1 7TP

Tel: 020 7091 6000

careinternational.org.uk

insights.careinternational.org.uk

lendwithcare.org

Registered charity number: 292506

Private company limited by guarantee number (England and Wales): 1911651

PHOTOS

Front cover, top: Freidah Manjimela, Chisha Mulenga and Margaret Phiri from Chazanga compound in Lusaka – three out of a total of 432 Community Health Entrepreneurs trained and supported by the CARE-owned social enterprise Live Well in Zambia (see page 8) © Marshall Foster / CARE 2017

Front cover, bottom: Syrian sisters Haneen (left) and Sidra (right) join friend Reem (centre) in a peer-to-peer support group for Syrian and Jordanian teenagers at a CARE community centre in Irbid, Jordan. All three refugees participate in CARE's psychosocial programme, where teenage girls come together to discuss topics ranging from personal narrative to early child marriage, stress management to gender-based violence (see page 4) © Mary Kate MacIsaac / CARE 2017