

Company No. 1278887
Charity No. 272465

Annual Report 2012-13



**concern
universal**

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Message from the Chair (Summary of 2012-13 achievements)

Concern Universal has gone from strength to strength this year with significant new projects launched in our nine country programmes covering all areas of our activities. This year also saw us respond to more emergencies than we have in previous years with effective relief programmes implemented in Bangladesh, The Gambia and Malawi.

2013 saw our commitment to assess impact continue with the completion of impact assessments in Nigeria, The Gambia and Brazil, and the publication of an *Impact Review*. The review, which included evidence from our key donors and other international organisations, has shown that we have developed excellent impact evaluation systems and has allowed us to help other organisations improve their systems as well.

We also stepped up our involvement in international campaigning this year, becoming a key voice from the West Midlands in the *Enough Food for Everyone, If* campaign. The campaign saw us highlight the need for greater investment in small scale agriculture, and focused public attention on food security, land and tax issues. As part of the campaign we ran events in and around Hereford for the public and school children.

I have always been proud of Concern Universal's forward thinking, federated structure and its willingness to engage in innovative strategic relationships. The strengthening relationship with The Waterloo Foundation is testament to this thinking. This has been taken one step further this year with discussions taking

place with two other international development organisations to form a global federation. We are very excited about these discussions because we believe they will lead to significantly greater potential benefits for the communities that we serve.

Each year I try to visit at least one of our Country Programs and this year it was Brazil. I am always struck by the diversity of the help we provide and of its relevance to the particular circumstances of the communities involved. I was impressed by the strong relationships developed over many years with local partners and the excellent work being carried out, particularly that related to women's rights.

Whilst there are some signs of modest improvement in Western economies the resources available to fight poverty will continue to fall short of what is needed to prevent the ever widening inequality gap. It is therefore essential that we continue to strive to increase the impact that we can have on the communities most in need of all of our support.

Peter Ayres
Chair, Board of Trustees
October 2013



Peter with children from Casa Pequena Davi, Concern Universal partner in Brazil

Our work

Who we are

Concern Universal is an international development organisation tackling poverty from the grassroots. We create opportunities for people around the world to improve their lives and shape their own futures. By building skills and connecting people at all levels in society, we help communities deliver practical solutions with long term impact.

What we do

Concern Universal has nine Country Programmes. Many of our country teams also use their experience to influence policy and practice across neighbouring countries (e.g. India, Senegal, Nepal) and we have implemented projects throughout the regions we work. We work in partnership with over 100 local organisations. We also work in the UK to generate greater public interest in and support for international development.

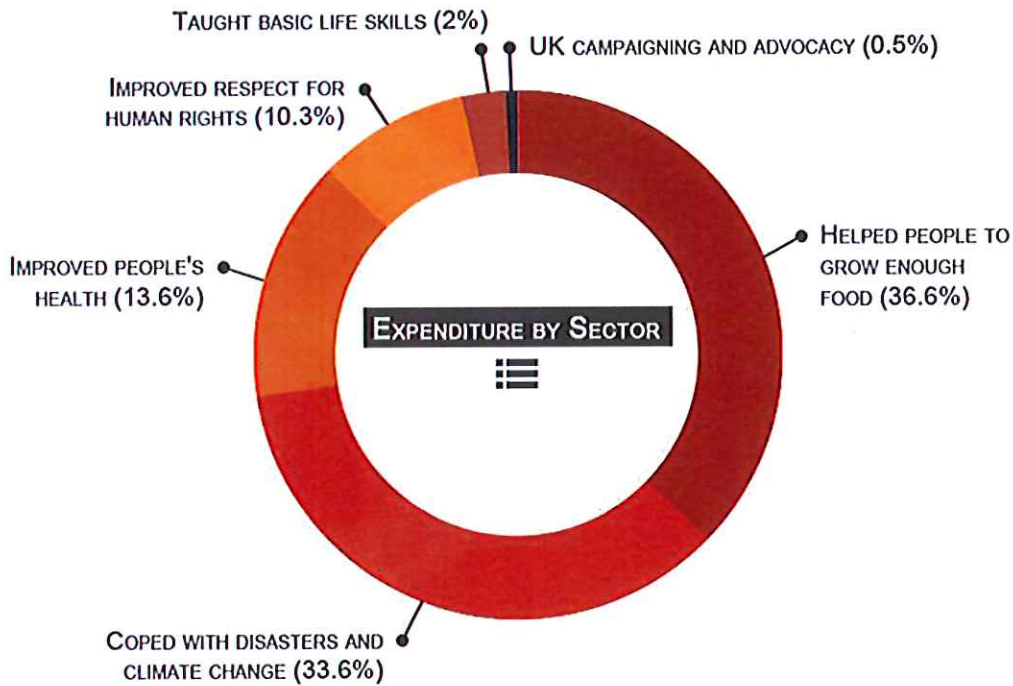
We support initiatives that improve the daily lives of people in some of the world's poorest communities – for instance by providing greater income-earning opportunities, improved health care, or clean water supply.

In 2012-13 over two and a half million people benefited from Concern Universal supported programmes.

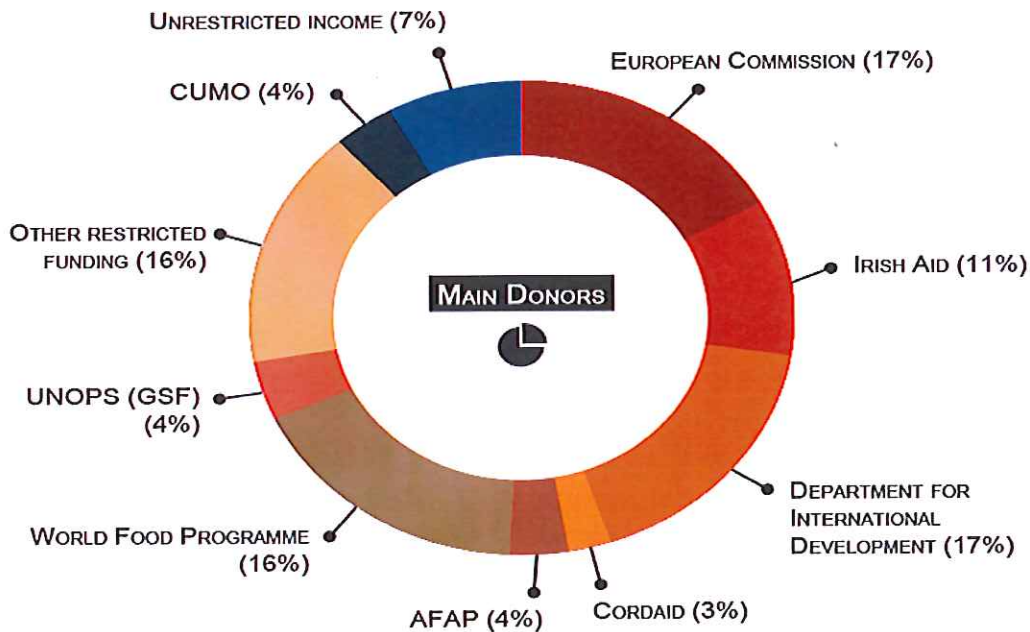
Our aims

All of our work contributes to the two key objectives of our organisational strategy (2009-14). Strategic Objective 1: Making a difference on the ground through community-led development and Strategic Objective 2: Inspiring and Influencing others through advocacy, lobbying and campaigning. Within our core community-led, development objective we focus on 5 key thematic areas: Food Security; Better Health; Respect for Rights; Skills Development; and Resilience to Emergencies.

What we spent our funds on this year



Where our funds came from this year





Food Security

A more certain food supply and decent income is the top priority for many people we work with. Concern Universal believes that small scale agriculture is key to the development of Africa and Asia, and the reduction of food insecurity.

What we achieved this year:

56,598 people now have improved crop and livestock yields

63,279 people are no longer experiencing 'hungry months'

600 people have established successful businesses

2m trees have been planted

In 2012-13 we have supported projects that relate to all stages of the agricultural food chain, from production through to storage, trading, processing and retailing. We are improving food security for agricultural smallholders through agricultural development, nurturing natural resources, and enabling access to microfinance and markets. Food security accounts for **38% of our spend**

Food Security case study: 179% return on investment in horticulture sector in The Gambia

We have worked with communities to improve access and availability to food in West Coast and North Bank Regions in The Gambia for the past eight years. To understand more about the impact of our work in the region, we recently conducted in-depth research into the contribution of horticulture training and technology to increase incomes and reduce the number of hungry months.

The research was conducted by a multi-disciplinary team made up of Concern Universal staff, partner organisations and government officials.

Our research revealed that as a result of Concern Universal's interventions, an estimated 13,000 households have taken on horticulture production as a livelihood activity.

The assessment found that following the USD\$8.2 million investment by Concern Universal and its donors into a range of projects during the time period, total income to farmers amassed to an estimated USD\$14 million.

This represents around 179% return on initial investment. An annual increase in income of USD\$2.4 million (spread across 13,000 farming households) can be attributed to Concern Universal.

Additionally, as an outcome of Concern Universal's work, 8,752 households earn additional income that places them at or above the poverty line for five months of the year during the dry season, whilst 3,647 full time equivalent jobs have been created per annum. The assessment team was able to learn from various challenges faced by the projects. For example, some farmers were found to be struggling to acquire seeds of sufficient quality and suitable varieties. Consequently, Concern Universal will act to focus more on existing seed stores and traders in rural areas and towns to improve quality, reliability, affordability and enterprise



Better health

Over two million people in developing countries, most of them children, die every year from diseases associated with lack of safe drinking water, inadequate sanitation and poor hygiene¹.

It is no surprise therefore that in almost all of our community consultations water is a top priority. Concern Universal has supported communities to identify, develop and manage their own water supply for over 20 years. Good health is one of the building blocks to development. One of the key ways to prevent transmission of disease and reduce mortality, especially of the very young, is to improve water supplies. We improve health outcomes for people by providing access to safe water and sanitation, preventive health care, improving nutrition, and taking action on HIV and AIDS. In 2012-13 this accounted for **14% of our operational spend**.

In 2012-13 we delivered safe access to water to almost one million people, and safe sanitation facilities for over a million people.

As well as the civil engineering and construction work around new water facilities, working to empower people to claim their rights to water and health services has become central to our work in a number of countries. In Brazil and Mozambique, Concern Universal has worked this year with community representatives and health service providers to ensure improved access to primary healthcare services.

HIV and AIDS has an enormous negative impact in many of our countries of operation, especially in Kenya. Responding to HIV and AIDS is a core part of our work and includes reaching young men and women with prevention messages, supporting people living with HIV to access treatment, care and support, and helping them and their carers to develop income-generating activities.

What we achieved:

948,168 people with access to safe water

1 million people with access to improved sanitation

1,271 people reached with HIV awareness work

¹ WHO/UNICEF/WSSCC Assessment, 2000

Health case study: *Improving access to health services for women and children in rural Kenya*

One of our most successful programmes in 2012-13 has been addressing fundamental women and children's health problems in rural Kenya. Working in the districts of Makueni, Kajiado and Narok, and working with the Benevolent Institute of Development Initiatives (BIDII), the Maa Aids Awareness Program (MAAP), and the Olmarei Lang Self Help Organisation (OLSHO), our work has extended the reach of essential health services to marginal communities.

Our programme has equipped 222 trained community health workers with bicycles so that they are able to greatly increase their outreach services to over twelve thousand people. The programme has also created a system of community

health units that have shortened distances women and children have to travel to access health services.

The project has also set up and strengthened mother support groups. These groups have ensured more women seek antenatal care services, breastfeed for longer, and consider a delivery with skilled medical personnel, whilst more men and women are practicing family planning.

As a result of intensive community mobilization and sensitization on hygiene and sanitation, the programme and community members have also built over five hundred new latrines, 328 garbage pits and 2 incinerators at health centres. The hygiene and sanitation activities will prevent the spread of diseases and reduce morbidity for over 250,000 people.



Women gather in front of a community health unit waiting for essential medical support in Kajiado County

Health case study: Malaria Prevention and Control in Malawi

Malaria is one of the most significant public health problems in Malawi especially among children and pregnant women. Malaria accounts for about 40% of all outpatient visits across some Districts and is a significant cause of people not being able to work or attend school. The cost of treatment can often be prohibitive and many people do not have access to appropriate medication.

Over the last year Concern Universal has worked with District officials in Phalombe, Dedza and Ntcheu to develop a comprehensive malaria net distribution model which is now recognised as representing best practice in the field of universal distributions.

In 2012-13 Concern Universal distributed 268,000 long-lasting insecticide treated bed nets (LLINs) in Ntcheu District. International research studies have shown that correct and consistent use of nets is an extremely effective means of reducing malaria-related morbidity and mortality. Cost benefit analyses show that there is, on average, a 12:1 ratio whereby one dollar invested in the correct use of LLINs delivers a corresponding benefit of twelve dollars in GDP.² We estimate that the \$1.25 USD million invested in Ntcheu will save over 10,000 lives.

We are now working with the Ntcheu District Council to track the monthly malaria case data from each of the 37 Health Centres in Ntcheu, so that we can see what impact this distribution has on the rate of cases in the District.

² International research figures quoted from Against Malaria Foundation website <http://www.againstmalaria.com/FAQ.aspx>



Residents of Phalombe District in Malawi collect their mosquito nets

As Figure 1 below shows our net distribution has had a direct impact on malaria prevalence in the district. The chart shows the seasonal prevalence of malaria with a spike in cases every year during the rainy season (November to March). Following the universal distribution of 268,420 LLINs at the start of 2012 there is a significant reduction in comparative malaria cases over the rest of the year as the table below illustrates. Quantitatively, reductions in reported malaria cases of up to 58% have been demonstrated, for instance from 33,148 reported cases in March 2011 to 13,823 in March 2012.

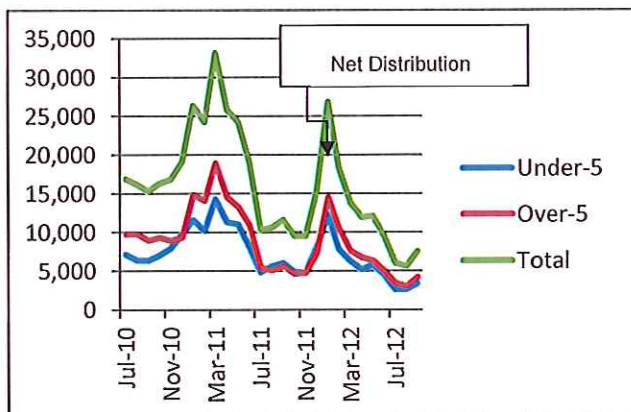


Figure 1: Malaria Prevalence in Ntcheu District- Total Monthly Reported Cases of Malaria



Respect for Rights

All our programmes are founded on a rights-based approach to development. We believe that people have rights and these rights are upheld in international human rights law. People need to be empowered to understand their rights and know how to claim them. Often girl and women's rights, although upheld in national legislation, are not respected at a community and household level. Gender equality is a priority within our rights programmes. In our Respect for Rights programmes we focus on advocacy initiatives that build the skills of people to claim their rights from duty bearers. In 2012-13 we spent 11% on our Respect for Rights programmes.

Rights case studies: Increasing voice in Brazil and Mozambique

As a result of our initiatives to improve access to rights, people's access to essential services – such as water and sanitation – have improved.

Brazil - Improving community security

Women's representatives from Roger, a community in Paraíba state, recently received '*medals of honour*' from the State Governor for their contribution to the fight to re-open their regional police station. Juracy Mesquita accepted the award on behalf of the women community leaders at a ceremony organised by the local police service.

Through support from Concern Universal, the community leaders have been monitoring the local security situation and discussing with local authorities the possibility of re-opening the local police post, which had been

shut for a number of years. The group requested that the post be reopened as a 'community police post', a new style of local policing which unites, rather than divides, the community and police, thus bringing more security to the local population. After two years of negotiations with the government, the police post was renovated and reopened in August 2012.



Juracy receiving a 'medal of honour'

Mozambique

"I had never heard about 'Good Governance and Social Accountability' until I attended this training. Now I understand how the government defines its laws and plans, and how civil society and communities can get involved and help monitor the implementation. We learned some important techniques of how to engage with different levels of the government. This can be used to hold governments accountable if they do not provide the public services properly. We also heard how the community can channel their concerns to local councils, assemblies and meetings. Following this training, we are now monitoring the government's plans for land rights and tenure in the districts on Ssanga, Lichinga and Majune. We have shared what we learned, and along with the Land Law in community archives, the training has helped communities get involved in decisions related to land rights and sales to private investors."

As well as supporting individuals we work side-by-side with community groups, local charitable organisations and government in countries. Partnership is at the heart of what we do and during 2012-13 we continued to nurture long-established relationships and invest in developing new ones, implementing work with over 100 organisations. Our partners are very diverse, with annual incomes ranging from under £10,000 to well over £3 million. Working with local partners ensures that our programmes are appropriate to the local context, and that the impact of our work is sustainable.

Partnership is a reciprocal process in which we learn from each other. Our partners teach us a great deal about local realities, and we are able to help strengthen their capacity to make a positive and lasting difference within their communities. In The Gambia, for example, we worked with nine local organizations on capacity development. These organizations have seen marked improvements in their governance, management and financial and fundraising capacity.

Developing skills case study: *First Aid Knowledge Saves Lives in Bangladesh*

During the monsoon season in Northern Bangladesh, many rivers are liable to break their banks- a great risk to a country whose land is 80% flood plains. The resultant flooding can lead to widespread devastation and endanger the people living in the surrounding settlements.

First aid training enables local volunteers to fight back against these dangers through immediate appropriate action, be it to a domestic or natural disaster. Along with the Bangladesh Red Crescent Society, Concern Universal and Dhaka Ahsania Mission have trained over 100 volunteers to become capable first aiders in challenging conditions, reducing the vulnerability and increased risk caused by flooding.

Twenty seven year old first aid volunteer Libu Mia is from a village situated on the Auna Union floodplains in the Sharishabari Upazilla area of Jamalpur district. Since receiving first aid training, Libu has been able to assist in several emergency situations; aiding a victim of a bicycle accident and advising a boy suffering from food poisoning. While accidents in the monsoon season are inevitable, the community feel more confident in their ability to cope with such volunteers around, saying "we are now prepared to fight the flood".



Emergency first aid training in Bangladesh



Resilience to disasters and climate change

The climate is changing and in many of the countries where we work this is having an impact on the lives of people in rural and urban areas. Through disaster risk reduction programmes we are increasing the resilience of communities to cope with the changes to their environment. Work in this area

What we achieved:

275,508 people have reduced their vulnerability to disaster risks

78 Number of disaster preparedness plans and local risk assessments in place at all administrative levels where we work

represents **35% of our spend**.

In the past two decades, more than 200 million people have been affected every year by disaster³. Disasters increasingly threaten large parts of the world's economy and undermine development gains. While the number and intensity of disasters fluctuate considerably from year to year, the long term trend is clear: there are an increasing number of disasters, especially extreme weather events.

Many of the people that we work with are witnessing the impacts of climate change. They live on marginal land that is prone to flooding, droughts, and

natural disasters. So in all that we do, we work to help people adapt to these

dramatic changes: for example, by providing drought-resilient seeds and facilitating tree-planting programmes. By helping people to anticipate and prepare for both man-made and natural disaster risks, we reduce their vulnerability and help save lives. We also help people rebuild their livelihoods after disaster happens. As well as our work at grassroots level, we're working with the governments in Bangladesh, Malawi and The Gambia to help develop a national response to climate change.

Enhancing resilience case study: *Getting through the 'hunger season' in rural Malawi*

In April 2012 we began a new project, DISCOVER, to develop innovative solutions to climate change in rural Malawi. The project aims to increase the resilience of 300,000 people to climate change variability. The project focuses on developing local authority capacity to prepare for disasters, conservation agriculture techniques, sustainable energy, microfinance, early warning systems and improving climate data for farmers. The DISCOVER programme is working with women like *Liseniya Benison* to improve food security during the 'hunger season'. Below, Liseniya describes in her own words how working with Concern Universal is changing her life and ensuring that she is better prepared for climate change.

³ Hyogo Framework for Action 2005-2015

I am Liseniya Benison. I am 44 years old and a farmer from Chibalala village, Nkutumula VDC in T/A Makwangwala. My husband died 12 years ago. Life has been tough since the death of my husband. We produced only 325kg of maize and four kilos of beans from our 1.5 acre farm; only enough to feed the five of us living in our house for 3 months of the year. Hunger was part of our life. I tried to find temporary work and look after my young children, but I could not do the two things and get what was needed for my family.

Concern Universal taught farmers in my village about conservation agriculture. I was one of them. They showed us how to use what is around us, free materials, to improve our yields. Now I don't ridge up, I knock over my maize stalks to use as mulch and I weed when the plants are

small. Work is not so tiresome and so I can complete tasks on time.

Thanks to the training from Concern Universal, I now feed my family for the whole year. This year I harvested 1,400 kg of maize. I have food and extra money after selling surplus crops, and my family has built an extra grain storage to keep my maize and beans in.



Mai Liseniya Benison with her new maize granary

Improving irrigation in Malawi

In September 2012, Concern Universal worked with local communities to build the Nambuna irrigation scheme. The small-scale irrigation scheme between Golomoti and Monkey Bay near Lake Malawi comprises a main canal of 640 metres and thousands of secondary and tertiary canals, ensuring that over 250 farmers can now access a reliable source of water for their crops. The irrigation scheme covers an area of common land which was not agriculturally productive due to its tendency to flood for long periods every year. The scheme is being heralded as one of the most cost effective development projects in Malawi.

After consultations and training provided by Concern Universal, the local community decided that an irrigation scheme would make the biggest difference to their agricultural productivity and worked with Concern Universal staff to build the main canal of

the irrigation scheme. All the secondary and tertiary canals were completed by the farmers themselves. As a result of the irrigation canals over 100 hectares of land are now covered in rice paddies, a suitable crop for the high flood risk area. During the winter the scheme will also be able to irrigate 20 hectares of land and the farmers intend to plant maize during this time.

The scheme was completed with a UK AID grant of £12,380.51, with further in-kind contributions (eg. labour) provided by the community. The first harvest of rice, collected in May 2013 produced 2,756 fifty kilo bags of rice which had a resale value of £39,960, 2.5 times the initial outlay cost. The irrigation scheme has an estimated 20 year lifespan.



Rice growing as a result of the new small-scale irrigation scheme



The community helped to construct the subsidiary channels of the irrigation scheme

Innovation within Concern Universal

Encouraging and fostering *innovation* is a key part of our learning strategy. A number of innovations stand out this year. Our respect for rights programme in Brazil has created human rights committees for candidates running for public office in the town of Tolima – this was the first time this had been done.

The *Passos Para Cidadania* (Steps Towards Citizenship) political advocacy methodology used in Brazil has been certified as a social technology by Fundação do Banco do Brasil (*Banco do Brasil's* Foundation) and will be distributed throughout the country.

The Malawi DISCOVER programme has been improving accountability through innovation via the use of smart-phones, to capture data from the project which is uploaded to an online database. This helps to avoid double counting and

ensure accountability to stakeholders and accurately monitor participation targets.

Finally, Concern Universal Mozambique has participated in training on digital story telling (DST) facilitated by the Institute of Development Studies at the University of Sussex, allowing participants to create their own short film containing voice, imagery, and music. Such a technique creates the potential for in-depth, critically reflective documentation of stories that demonstrate how local governance work can strengthen the capacities of local communities to exert a real influence by fostering processes of empowerment, and the obstacles to this. (See 'Impact' section below for more details).

OBJECTIVE 2: Inspiring and influencing others

As well as making a difference on the ground through projects that use appropriate technology to find practical solutions to climate change we also inspire and influence others to take action on climate change. For example, in the UK we are raising awareness of climate change issues and promoting activism among young people.

IF campaign

In 2013 Concern Universal stepped up its campaigns work by getting involved in the *Enough Food for Everyone, If* campaign. The aim of the IF campaign is to tackle the scandal that sees 1 in 8 people in the world go to bed hungry. The campaign focused on four big issues that stop everyone getting enough food: aid, land, tax, and transparency. Concern Universal joined the campaign to make sure that our supporters and the wider public are aware of the food crisis across the world, and to help ensure that agriculture, hunger and aid are top government issues this year (UK budget in March/ UK chaired the G8 meetings in June).

Throughout the first few months of 2013 we organized community events, visited schools and worked through social media to keep the profile of the If campaign high in people's minds. We also issued a statement on the Lough Erne Declaration that came out of the G8 discussions stating that the declaration didn't go far enough and doesn't actually commit countries to doing anything specific. We will continue to press for more funding and support to agriculture in 2013 from the UK government.

'Making our Community Ready'

The **Making our Community Ready Strategy (2012 – 2015)** builds on our experience to increase resilience through livelihoods and recovery projects, and work with schools in the UK and businesses globally to build awareness of the importance of climate change and disaster risk reduction. Our vision is for the communities we work with to be resilient to disasters, have coping strategies in place to recover from predicted disasters, and are able to adapt their livelihoods to a changing climate.

In 2012-13 we took part in the Global Alliance on Clean Cookstoves annual forum in Cambodia and presented a paper at the workshop on the socio-cultural factors influencing the take up of improved stoves in Malawi. Our participation in the forum has led to new partnerships in Malawi focused on fuel-efficient cookstoves.

We have also been able to feed in to national disaster strategies. Working with our local partner in Malawi, CEPA, we have supported two dialogue sessions with parliamentarians on considerations for climate change budgeting in the 2012-13 budget. Our research has shown that disaster response in Malawi is delayed because there are no readily available resources for response; parliamentarians have now pledged to lobby government to consider allocating a separate budget for disaster funding. CEPA has also produced a paper on the National Climate Change policy and work is underway to develop the policy.

In the UK, Concern Universal is a member of the BOND (British Overseas NGOs for Development) group on DRR and has been actively involved in

discussions on resilience and Disaster Risk Reduction with key UK, European and UN actors.

Global Education

Our schools team has continued its programme of global learning across the West Midlands, delivering engaging workshops and assemblies on food security, health, rights and microfinance. Esther Mweso, a programme manager in Malawi also visited nine schools in May to discuss topics of sustainability, education, water and sanitation hygiene.

There has been a focus on climate change, under the banner of 'Making a Difference Together'. We have produced a film educating pupils and teachers about climate change, with a focus on fuel efficient stoves, carbon footprints in UK and Malawi, and the effects of climate change in Malawi. The film is now being used as a resource to independently teach sustainability and climate change. We have also run workshops on the environmental, social and economic benefits of fuel efficient stoves, as a way of helping young people consider how they can reduce their own carbon emissions. 50 pupils also took part in our Climate Champions Conference held at Riverside Primary School, Hereford.

Inspiring Climate Champions of Tomorrow

'using your voice is important because you can use it to change the world'.

Kesly from Marlbrook school, Herefordshire

During Climate Week in March, Concern Universal organized a Climate Champions Conference at Riverside Primary School. The event was sponsored by Cargill Meats Europe and over 50 pupils from schools around Herefordshire took part. The conference

was a day of workshops and activities designed to get children thinking about how they can champion climate change issues in their school and community.

One of the workshops, 'Speaking Out, Speaking Up', built up young people's advocacy skills through learning how to construct a speech and practicing their very own (scenario) slot on CBBC news. In 'Energy Around the world' children learnt about Africa and how little it contributes to global carbon emissions. One pupil commented that she was 'shocked' to discover that African countries are contributing the least to climate change.

To finish the day our guest speaker and local MP Jesse Norman addressed the champions on the importance of using their voices in their schools, community and country and that it is the culmination of their voices that can make a big difference.

The children then went on to grill Jesse on his own carbon pledges, the UK's carbon emissions and on supermarket waste.



Jesse Norman speaking at the Concern Universal Climate Conference

Proving our impact

Over the last 10 years there has been increased attention on impact evaluation within the international development community. However, impact evaluation, reporting and measurement still remain

less tangible than traditional monitoring and evaluation for international development organisations, and many are grappling with how to measure and define their own impact. A recent review conducted by Concern Universal found that we measure the impact of our work in an effective and efficient way; we do well when comparing ourselves with other organisations in our sector. We use a good selection of output and outcome measurement tools to evaluate our work, and are using qualitative, quantitative and academic research appropriately to understand our impact.

The report is on our website and can be accessed [here](#).

As well as our impact assessments, a number of Country Programmes are picking up on innovative and effective means of programme monitoring, such as digital storytelling.

Digital storytelling

In 2012 CU Mozambique introduced a new way of monitoring social accountability programmes, **Digital storytelling**. Digital storytelling is an empowering assessment tool that brings in new voices and perspectives and

captures evidence beyond existing programme monitoring. It is a powerful diagnostic tool to explain change, identify emergent (unintended) changes, and test programme assumptions about impact. It is a form of film-making that allows people to share aspects of their life story. The digital storytelling methodology generates evidence grounded in local realities and perspectives for use in advocacy and policy dialogue. It allows for in-depth, critically reflective documentation on how local governance work can strengthen the capacities of local communities to exert influence.

Esvénia Viola is one of the trainers of digital storytelling within Concern Universal Mozambique. She explains about digital storytelling: *'Digital stories, unlike a documentary, human interest stories or other narrative method, bring an extra dimension because they are exclusively produced by the author. We, as trainers, support the beneficiary-protagonist of the story in this process that requires veracity and authenticity of the experience on moments, actions and emotions that should be told in the first person.'*

Supporting the Programmes

During 2012-13 Concern Universal continued to raise its profile and we developed our eight-year marketing vision and strategy with emphasis on brand, value and balance. As a result, we have increased the strength of our marketing team which enabled us to update our website and refresh our logo, all part of improving our brand.

During the coming year we will be strengthening our fundraising team to ensure we reach the ambitious income targets the marketing strategy sets out. These targets include an increase in unrestricted and total incomes to £1.5 million and £20 million respectively by 2018-19. Concern Universal seeks to achieve this by engaging multiple audiences through strong, successful marketing and diversifying Concern Universal's funding base.

Our face-to-face fundraising teams are in-house, recruited directly by Concern Universal, rather than through the use of external agencies. Together, they signed up nearly 2000 new regular givers to support Concern Universal, and we continued to develop our events and community fundraising programmes. Our total unrestricted income was £580,613. Our costs to raise unrestricted funds were £377,520, giving us a net income of £203,093, a small increase on 2010-11.

The fundraising environment remained extremely challenging but the commitment of the fundraising and communications team, both paid and volunteer, has enabled Concern Universal to maintain the current income levels and to create a position where we can look forward to growth in the next financial year.

The strategic partnership with the Waterloo Foundation continued to go from strength to strength and new partnerships have developed as a result of a very successful event at the House of Lords which was kindly hosted for us by Lord Paul Tyler in June 2011.

With continued support from our Patrons, Richard and Kay Harvey, we were able to meet with more than 40 key business leaders in the City of London to encourage them to engage with international development issues either at a personal level or through their businesses.

We are also intensifying our research to identify institutional and major donors that share the same objectives with us and operate in the same countries.

We are at an advanced stage of discussion with one of our long-term partners – AFAP – to enhance the partnership to a more strategic level. We have been able to access significant Australian Government funding through AFAP mostly for our work in Kenya, Malawi and Mozambique. We are now exploring opportunities to raise European funding for AFAP, particularly for their highly-respected programme in Vietnam. A plan is already in place to work with AFAP on other aspects of enhancing our partnership in 2012/13.

Over the last year our community fundraising events have gone from strength to strength. 2012/13 has seen a vast array of brave and determined enthusiasts keen to take part in fundraising activities in the UK and Europe, raising over £64,000.

Our key fundraising events included a 12,500 foot skydive, a 20 mile trek along the Wye Valley, donning red suits and hats for the Santa Run, coming face to face with stone in the Yat Rock

Challenge, testing endurance in the Three Peaks Challenge and a youth Halo Cycle challenge. On top of these key events we have also raised money through school non-uniform days and water bottle and enterprise challenges; bucket collections from Springstan and Sheep Music festivals; the Bristol Half Marathon; Alps Bicycle Challenge, Silverstone Half Marathon, London Marathon and a Swimathon.

Santa's all over town!

The annual Santa Fun Run has become an institution in Hereford. Hundreds of people cheered on 190 Santas running in aid of Concern Universal last December, as the annual Santa run weaved its way through town. Paralympic champions Sascha and Nyree Kindred started the festivities and cheered on competitors to the finish line.

Carbon footprint

Concern Universal's overall Carbon Footprint for 2012-13 was 983 tonnes of carbon dioxide (CO₂) equivalent. This was 17.5% smaller than the previous year. This is the second successive year that our total footprint has reduced since we started calculating it in 2008. When related to activity levels, our carbon emissions fell by 18% per £ spent and were 16% lower per employee. This continues the trend of improvements in Concern Universal's carbon efficiency year on year.

These reductions have come from our UK head office and some of the country offices actively addressing their environmental impact. For example in the UK we have switched to 'greener' electricity supplies, which has reduced the resulting emissions by two-thirds. While relocating our Guinea office to the

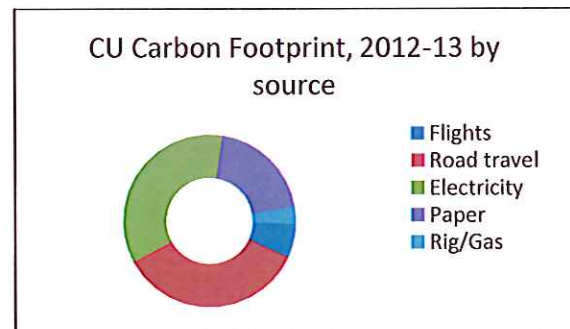
The festive event brought much laughter and raised over four thousand pounds.



Santa Fun Run, Hereford, December 2012

capital contributed to their footprint being a quarter lower.

During the year we estimated the carbon inventory contained within all of Concern Universal's current projects. We found that the total carbon being saved by our tree-planting and sustainable agriculture work greatly exceeds our carbon footprint. So we can confidently state that Concern Universal is a 'carbon neutral' organisation, which was an aim when we started to measure our environmental impact.



The year ahead

In 2013-14 Concern Universal will continue to develop community-led initiatives that enable people to lead a just and dignified life. With this in mind we will focus on our five strategic areas.



Food security

Affordable food supply is one of the biggest global challenges and food security is a critical challenge to the people we serve. It is therefore the priority in which we invest most heavily. Our work includes agricultural development, improving access to markets, to water and to micro finance. Almost all our country programmes will develop projects in this area. Some of the highlights include:

Brazil: Working with rural women and their families affected by drought to ensure they receive support from duty-bearers

Gambia: Enhance agriculture livelihoods of 3000 small farmers through building skills and improving value chains for a wider range of on and off farm livelihood options (includes forests). Also, establish a Business Development Service (BDS) unit within Concern Universal Gambia to provide services in the area of 'farming as a business' helping 600 small farmers to: increase their income; increase their access/use of financial services (micro finance, and others); and take steps toward a viable BDS service provider model.

Ghana: We aim to work with at least 20,000 smallholder farmers by the end of 2014

Guinea: We will improve livelihoods for 15,360 rural people in 32 communities

Malawi: Our extensive programme will increase the quality and quantity of community focused service provision in poor rural districts.

Malawi: We will stimulate local economic development and pro-poor growth in rural Malawi.



Better Health

In 2013-14 we will improve health outcomes for the poorest people by increasing access to safe water and sanitation, to health centres, to nutrition support and to HIV/AIDS care. As part of a four year strategy Concern Universal Kenya will promote community based healthcare systems that aim to reduce child and maternal mortality rates. In Bangladesh Concern Universal will continue to work to implement WATSAN programmes to improve community knowledge and awareness of the use of safe water, sanitary latrines and hygienic practices. Other highlights include:

Guinea: We will reduce vulnerability to disasters and improve access to clean water for 15,000 people in 30 communities.

Mozambique: We will ensure 9,000 children receive vaccines in Ngauma, Majune and Matutuine districts. We will also run 3 district multi sectorial mobile brigades reach the most remote communities and support braille training for blind and partially sighted.



Respect for rights

Our respect for rights programmes will focus on advocacy initiatives that build the skills of people to claim their rights from duty bearers. Bangladesh, Brazil, Gambia, Kenya, Malawi, Mozambique

and Nigeria will all continue to develop and implement rights based programmes.

Nearly all our programmes aim to strengthen local NGOs and CSOs, thereby building the capacity of communities to articulate their development needs and influence the local development agenda. In Mozambique, the Niassa programme will develop and strengthen social accountability committees, to assist communities to participate in local government and audit the provision of services in this province. Highlights of our work this year will include:

Brazil: Three urban communities will have improved services or concrete commitments for improvements, positively affecting the lives of 16,500 people.

Mozambique: Citizens will be more actively involved in the development of their municipalities - Social audit and public hearings undertaken in 4 municipalities

Nigeria: Increase awareness of 1,152 people on women's rights by end of 2014. Also, work on human rights counseling in 24 communities by end of the financial year through based paralegal clinics



Skills development

All Concern Universal projects contain an important element of skills development, in the capacity building of local CSO and NGO partners. At the same time a wide variety of training is being provided to beneficiaries in specific areas of health, agriculture, and livelihoods in order to improve their quality of life.



Resilience to disaster and climate change

Concern Universal aims to reduce the risks for people and communities through actions that minimize their vulnerability to, and maximise their capacity to cope with, a human-made or natural hazard. Our aim is to assist the communities we work with to become resilient to disasters, to have coping strategies in place that enable them to recover from predicted disasters and to be able to adapt their livelihoods to a changing climate. In 2012-13 our country programmes will continue to mainstream DRR into their work. Our work will include:

Gambia: Support Resilience and climate change adaptation of 10,000 people through: response to cattle disease outbreak; diversification; cash transfers (social protection); micro insurance; seed banking and networking/exchanges; communities better prepared for flooding and drought; sustainable expansion of sanitation.

Malawi: We will carry out targeted interventions to enhance community resilience to climate change and increase agricultural production.

Nigeria: We will facilitate the development of community land use (and forest management) plans, restoration of mangrove ecosystem through 10,000 mangrove seedlings in deforested mangrove areas

Concern Universal Accounts and Governance

Structure, governance and management

The Executive Director of Concern Universal is appointed by the Trustees to manage the day-to-day operations of Concern Universal, and ensure the overall implementation of the organisational strategy as agreed by the Trustees. Four full Board meetings are held during the year (in June, September, November and February), informed by recommendations from the Finance and Audit Committee.

The Executive Director and the Chair of the Trustees communicate weekly, and the Chair of the Finance Committee meets every month with the Executive Director and Finance Director. The Executive Director has delegated authority for the executive management of Concern Universal. Country Directors, in nine countries of Africa, Asia and South America, lead and manage the work internationally, at country level, with the support and guidance of the International Director.

Responsibility of Trustees

The Trustees (who are also directors of Concern Universal for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the

charitable company and the group, and of the incoming resources and application of resources, including the income and expenditure, of the 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 SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are 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.

Appointment of the trustees

As set out in the Articles of Association, persons deemed eligible for election as Trustees must be recommended by Trustees at Annual General Meetings, or prior notice given in writing by a member, intending to propose a person for election. Members are informed of new trustee appointments at the Annual General Meeting. Trustees may hold office for two terms of three years, but can stand for re-election if agreed by the board. The total number of Trustees shall not at any time exceed a specified number, currently fixed at 11. When considering the appointment of Trustees, the Board has regard to the skills audit of existing Trustees, the requirement for any specialist skills, and ability to contribute to the charity's governance. The Board has a limited term and rotation of tenure policy. During 2012-13 one new member joined the Board and two stepped down. At the end of the year (31 March 2013) the Board had eight members.

Trustee induction and training

The key element of the induction is to ensure sound understanding of the charity's mission, principles and strategy as well as the legal obligations of Trustees. The induction process for new Trustees involves a combination of provision of key documents (such as the organisational Governance Guide, organisational strategy, annual report, current budget, documents on the legal obligations and duties of Trustees) plus

communications and face to face discussions with key staff and Trustee representatives including the Chair and Executive Director.

Trustees also have the opportunity to attend training workshops on relevant governance issues. In 2012-13 our trustees attended three courses run by Sayer Vincent.

Public benefit

Charity trustees have a duty to report in the Trustees' Annual Report on their charity's public benefit. They should demonstrate that:

- 1. They are clear about what benefits are generated by the activities of the charity.** This report sets out in some detail development activities carried out to further each of Concern Universal's two strategic aims.
- 2. The benefits must be related to the objects of the charity.** All activities are intended to further Concern Universal's charitable objects, which are to enable community-led development and inspire and influence others.
- 3. The people who receive support are entitled to do so according to criteria set out in the charity's objects.** Wherever possible, the views and opinions of people living in poverty are sought in the design and implementation of programmes of assistance. This approach helps to ensure that programmes are targeted to people in need, and that beneficial changes to the lives of people living in poverty can be evaluated and assessed.

Trustees are therefore confident that Concern Universal meets the public benefit requirements, and they confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit where applicable.

Risk Management

Concern Universal takes very seriously the management of risks to which the charity is exposed. At the same time, Concern Universal is an entrepreneurial organisation, which strives to make the most of all opportunities in pursuit of our mission to challenge poverty and inequality.

Our approach to Risk Management therefore endeavours to strike a balance between mitigating and managing risks, while ensuring that the organisation retains the flexible, decentralised and responsive character that has enabled it to succeed and flourish. We would characterise this as a 'risk-aware' rather than a 'risk-averse' approach, which emphasises the identification, anticipation, and active management of risks and related opportunities.

Risk Management Process

At an operational level, actions to address many of the risks identified through risk management are incorporated in Concern Universal's Common Law Standards - the minimum standards that all parts of the organisation must adhere to. Performance with relation to these standards is systematically monitored on a monthly and annual basis as follows through the Monthly Operational Indicators (MOI) and the Monthly Common Law Summary (MCLS). An Annual Risk Management Review provides a comprehensive review of the risk list, ranking and register. Findings of the Annual Review are presented to

Trustees in their June meeting each year.

Consideration of risks and assumptions forms an integral part of the development and implementation of strategy across the organisation, at both organisational and country programme level. Concern Universal's Organisational Strategy outlines assumptions and risks related to our strategic objectives, and these are regularly reviewed.

All Country Programmes include consideration of risks when reviewing their Country Strategy.

In addition, regular reviews of 'big picture' risks in the short, medium and long term are covered in the Executive Director's quarterly report to the Board of Trustees.

Diversity and disability

Concern Universal wholeheartedly supports the principle and application of equal opportunities in employment. Concern Universal believes that a vision of holistic and sustainable development is properly achieved when all the human resources, talents and skills available throughout the communities where we work are duly considered when employment opportunities arise. All employees will be given equal opportunity and access to training to enable them to progress both within and outside the organisation. Every possible step will be taken to ensure that individuals are treated equally and fairly and that decisions on recruitment, selection, training, promotion, career development and redundancy are based solely on objective criteria. These principles will also apply to pay, benefits, procedures and all terms and conditions of employment. As an international NGO committed to social justice, Concern Universal seeks to ensure that our

Partners develop and apply good equal opportunities practice for their own employees. The last equal opportunities policy was updated in February 2010.

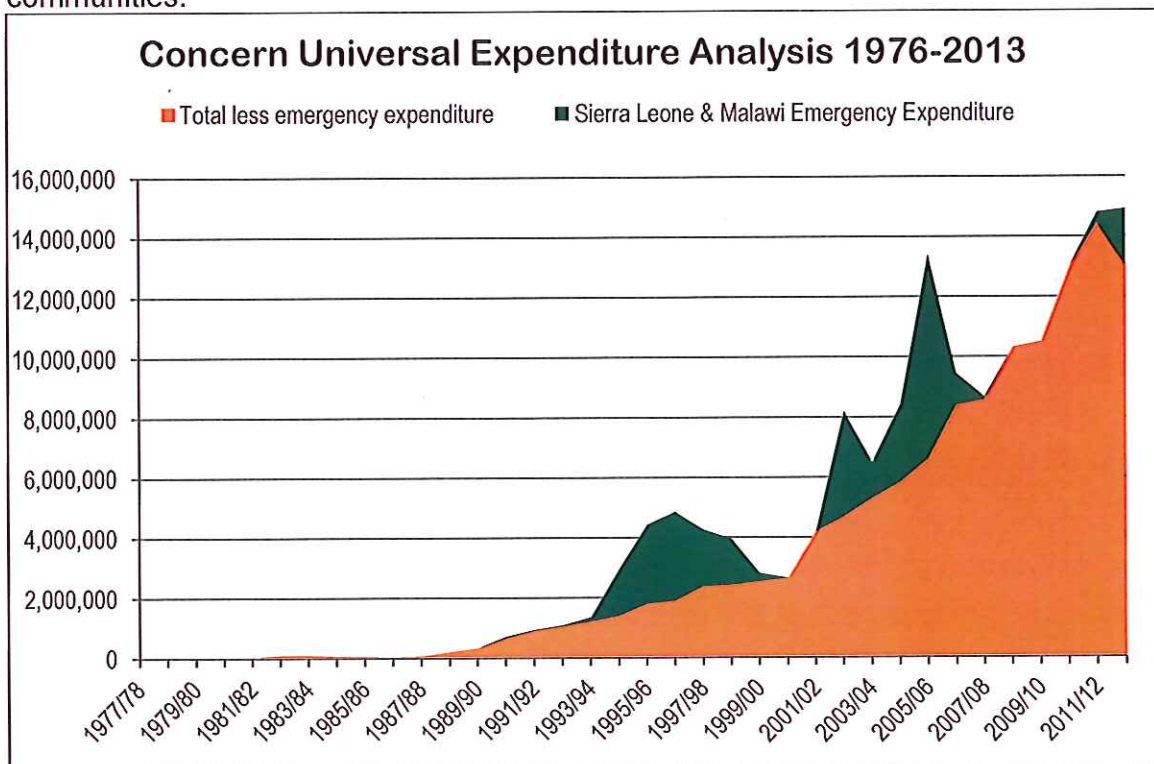
Volunteers

The pillars of any organisation are its people. Concern Universal is supported by passionate volunteers throughout each country programme who give the gift of time, skills and experience to help challenge poverty and inequality. In the UK this year, 53 individual volunteers have supported our marketing, fundraising, finance and service, advocacy and programmes teams. Each volunteer contributes in a unique way from contributing to organisational strategy, knitting items to sell in the Concern Universal shop, raising money from Trusts and foundations, speaking at events to engage the community, supporting administration and finance, to researching and managing information in the programmes team. Our enthusiastic and dedicated volunteers have donated approximately 5581 hours, with an approximate value of £78,134

Financial review

Overall Income in the year declined by 5.5% while expenditure increased marginally (under 1%). This reflects a generally more challenging funding environment. Looking across our sectors of work, income fell in all sectors apart from Reducing Vulnerability, and Improving Health. On Reducing Vulnerability, support for our work on disaster preparedness in Bangladesh continues to grow and alongside this we once again were involved with the World Food Programme in making food distributions and cash transfers to vulnerable communities in Malawi as well as implementing a major DfiD funded project (DISCOVER) in Malawi to address vulnerability of rural communities.

Expenditure fell on staffing and office costs across our operations while there was an increase in project activity spend of 7.9% and a marked increase in grants paid to partners (33.6%), largely due to the DISCOVER consortium project we are leading on.

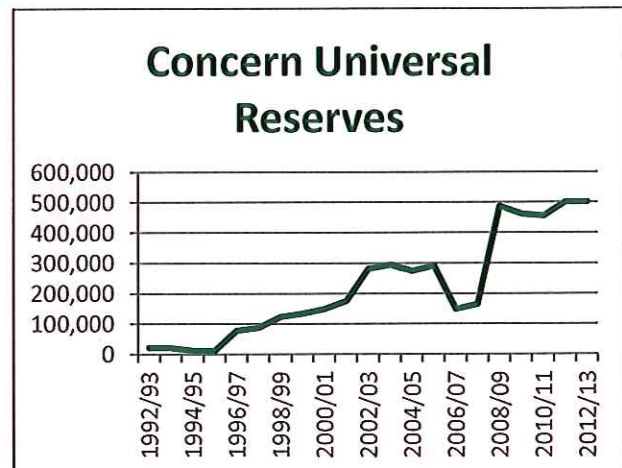


Reserves policy

The Trustees keep the reserve position of Concern Universal under continuous review in line with the policy laid out below

Free reserves

The level of free reserves is calculated by excluding restricted and designated funds of the Charity as well as unrestricted fixed asset balances. The level for the current year is shown in the table below.



The Trustees regard the level of free reserves as crucial in allowing Concern Universal to continue to serve its beneficiaries through temporary gaps in donor funding periods. The Trustees also wish to be able to call on reserves to seize opportunities to develop appropriate new activities to further Concern Universal's objectives where there may be delays in securing donor funding.

There is a significant trend among donors to fund in arrears rather than in advance and, therefore, the Trustees anticipate that funds will also be needed on an on-going basis in order to fully fund project activities pending receipt of donor funds. Multi-annual project funding is important for Concern Universal and the pattern of project initiation and completion rarely results in consistent and predictable flows of funds.

Trustees judge that Concern Universal should hold at least three months' but not more than six months' value of support costs and management costs in order to be able to preserve its basic structure in each of its country programmes through periods of low levels of project funded activity, as well as to ensure adequate cash flow for projects funded in arrears. Based on support and management costs totalling £2,264,340 for the year to 31 March 2013, the minimum target for reserves is £566,085 and the maximum £1,132,170.

Concern Universal's Trustees endeavour to achieve a surplus equivalent to 10% of the reserve opening balance on unrestricted funds each year to build reserves towards this target. The Trustees review the basis for the target figure and progress towards it each year.

Table of Free Reserves:

	2013 £	2012 £
Total funds	4,685,136	5,878,588
Less:		
Restricted reserves	3,435,438	3,718,629
Designated funds	740,624	1,649,240
Fixed asset net book values (general funds)	7,108	10,559
Free reserves	501,966	500,160

General reserves

Despite the reserves being below minimum target, the Trustees consider that there are sufficient reserves held at 31 March 2013 to manage any foreseeable downturn in income as a result of the continuing funding challenges. The Trustees consider that there is a reasonable expectation that Concern Universal has adequate resources to continue in operational existence for the foreseeable future and for this reason, the Trustees continue to adopt the 'going concern' basis in preparing the accounts.

Grant making and investment policy

Concern Universal pays grants to partner organisations as part of the process of project implementation. Local partner organisations are involved in varying degrees in most of the project work undertaken by Concern Universal and separate agreements with each partner on specific projects determine the level of responsibility and scope of partner activity.

Concern Universal currently keeps all funds in instant access deposit accounts, reflecting the need to have all funds continually available to meet project implementation requirements.

Auditors

The Trustees aim to review the audit appointment every 3 years and will be doing so for the 2013-14 audit year. A resolution proposing an audit firm to be appointed will be put to the Annual General Meeting.

Approved by the Trustees on 12th of October 2013 and signed on its behalf by the Chair of the Trustees:

Signature



Peter Ayres
Chair of Trustees
Concern Universal

12 October 2013

Corporate directory

Status Concern Universal is a charitable company limited by guarantee, incorporated on the 27 September 1976 and registered as a charity on 15 December 1976 in England and Wales. Charity number 272465

Governing document of Concern Universal The company was established under a memorandum of association (amended 18th October 1997) which established the objects and powers of the charitable company and is governed under its articles of association (amended 29th November 2003). The company is limited by guarantee and is registered in England at 21 King Street, Hereford, HR4 9BX. Company number: 12278887

Names of trustees on 31 March 2013 (date appointed)

Peter Ayres, Chair	(05/07/2008)
Lucy Weston, Chair of Finance Committee	(17/08/2010)
Nicola Mushet	(01/10/2004)
Chikondi Mpokosa	(05/07/2008)
Susan Barlow	(01/11/2009)
Joelle Plumerel	(17/11/2010)
Philip Tamuno	(17/11/2010)
Sara Howe	(22/09/2012)

Changes to trustees in 2012-13: One trustee was appointed (Sara Howe on 22 Sept 2012), two trustees stepped down in 2012-13 (Macduff Phiri on 10 Jan 2013, and Fiona Taylor on the 4 November 2012).

Principal professional advisers

Concern Universal's principal professional advisers include the following:

Bankers:

Royal Bank of Scotland Maidstone Branch 94 High Street Maidstone Kent, ME14 1SA	Standard Chartered Bank London EC3M 2RY
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Auditors

Sayer Vincent
Chartered accountants and
statutory auditors
8 Angel Gate, City Road
London EC1V 2SJ

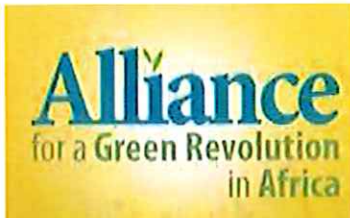
Solicitors

Blake Lapthorn, Harbour Court
Compass Road, North Harbour
Portsmouth, PO6 4ST

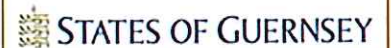
Senior Management (31 March 2013)

Executive Director:	Dr Ian Williams
International Director:	Matthew Lake
Finance and Services Director:	Blaise White
Fundraising and Communications Director:	Alison Palfrey
Company Secretary:	Blaise White

With grateful thanks to all of our generous donors this year, which have included:



"Feeds the Hungry Without Exploiting Animals"
Established 1961 Registered Charity Number: 112261



Independent auditors' report

To the members of

Concern Universal

We have audited the financial statements of Concern Universal for the year ended 31 March 2013 which comprise the Group [and Parent Charitable Company] Statement of Financial Activities, the Group and Parent Charitable Company Balance Sheets[, the Group cashflow statement] and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' responsibilities set out in the trustees' report, 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.

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charities Act 2011 and report in accordance with those Acts. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. In addition, we read all the financial and non-financial information in the trustees' report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Independent auditors' report

To the members of

Concern Universal

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 March 2013 , and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

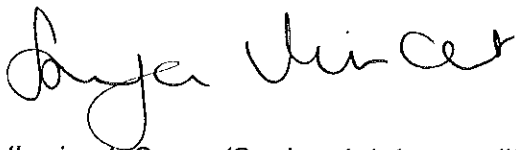
Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Act 2011 requires us to report to you if, in our opinion:

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



Catherine L Sayer (Senior statutory auditor)

02 December 2013

for and on behalf of Sayer Vincent, Statutory Auditors

Sayer Vincent, 8 Angel Gate, City Road, LONDON EC1V 2SJ

Sayer Vincent is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Concern Universal

Consolidated Statement of financial activities (Incorporating an Income and Expenditure Account)

For the year ended 31 March 2013

	Note	Restricted £	Unrestricted £	2013 Total £	2012 Total £
Incoming resources					
<i>Incoming resources from generated funds</i>					
Voluntary Income	2	68,228	896,269	964,497	1,054,568
Activities for generating funds:					
General fundraising		-	563	563	306
Events		-	27,054	27,054	35,888
Investment Income		-	61,727	61,727	60,918
<i>Incoming resources from charitable activities</i>					
	4				
Improving Skills		149,492	-	149,492	378,424
Raising Awareness		24,974	-	24,974	126,310
Improving Respect for Rights		1,279,499	-	1,279,499	1,694,790
Reducing Vulnerability		5,178,417	-	5,178,417	4,502,762
Improving Health		2,363,718	-	2,363,718	2,304,913
Sustainable Livelihoods		3,840,177	579,853	4,420,030	5,148,700
Total incoming resources		12,904,505	1,565,466	14,469,971	15,307,579
Resources expended					
<i>Costs of generating funds</i>					
	5				
Costs of generating voluntary funds		-	475,430	475,430	377,976
<i>Charitable activities</i>					
Improving Skills		266,643	22,359	289,002	394,225
Raising Awareness		74,940	2,198	77,138	81,011
Improving Respect for Rights		1,433,873	101,385	1,535,258	1,570,939
Reducing Vulnerability		4,886,334	127,120	5,013,454	4,676,701
Improving Health		1,959,380	70,431	2,029,811	2,411,301
Sustainable Livelihoods		4,676,818	786,890	5,463,708	5,252,675
Governance		-	36,741	36,741	33,915
Total Resources Expended		13,297,988	1,622,554	14,920,542	14,798,743
Net (outgoing)/incoming resources before other recognised gains/(losses)		(393,483)	(57,088)	(450,571)	508,836
Unrealised exchange gain on foreign currency balances (Concern Universal)		110,292		110,292	(209,095)
Unrealised exchange loss on foreign currency balances (CUMO)		-	(853,173)	(853,173)	(152,381)
Net movement in funds	7	(283,191)	(910,261)	(1,193,452)	147,360
Funds at the start of the year		3,718,629	2,159,959	5,878,588	5,731,228
Funds at the end of the year	17	3,435,438	1,249,698	4,685,136	5,878,588

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

Concern Universal

Consolidated Balance sheet

Company No. 1278887

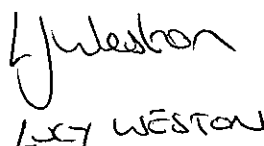
As at 31 March 2013

	Note	Group 2013 £	2012 £	Charity 2013 £	2012 £
Fixed assets					
Tangible fixed assets	10	<u>612,000</u>	<u>775,469</u>	<u>550,404</u>	<u>650,789</u>
Current assets					
Debtors	12	2,320,704	3,044,992	1,692,262	1,658,365
Short Term Deposits		140,876	342,780	-	-
Cash at bank and in hand		<u>2,847,575</u>	<u>2,315,897</u>	<u>2,435,769</u>	<u>2,292,002</u>
		5,309,155	5,703,669	4,128,031	3,950,367
Creditors: amounts due within one year	13	<u>(761,360)</u>	<u>(497,038)</u>	<u>(628,854)</u>	<u>(311,409)</u>
Net current assets		4,547,795	5,206,631	3,499,177	3,638,958
Creditors: amounts due greater than one year	13	<u>(474,659)</u>	<u>(103,512)</u>	<u>(89,273)</u>	<u>-</u>
Net assets	14	<u>4,685,136</u>	<u>5,878,588</u>	<u>3,960,308</u>	<u>4,289,747</u>
Funds					
Restricted funds		3,949,264	3,718,629	3,949,264	3,718,633
Restricted funds in deficit		(513,826)	-	(513,826)	-
Unrestricted funds:					
General funds		509,074	510,719	509,074	510,719
Designated funds		<u>740,624</u>	<u>1,649,240</u>	<u>15,794</u>	<u>60,395</u>
Total funds	17	<u>4,685,136</u>	<u>5,878,588</u>	<u>3,960,306</u>	<u>4,289,747</u>

Approved by the trustees on 12 October 2013 and signed on their behalf by



Peter Ayres



Lucy Weston

Concern Universal**Consolidated Cashflow statement****As at 31 March 2013**

	2013 £	2012 £
Net cash inflow from operating activities	1,219,490	532,235
Investment income	61,727	60,918
Payments to acquire tangible fixed assets	(208,562)	(519,468)
Effect of foreign exchange rate movements	(742,881)	(152,381)
Increase/(decrease) in cash in the year	329,774	(78,696)
Net cash resources at 1 April 2012: Parent	2,292,002	1,990,479
Subsidiary	366,675	746,894
Net cash resources at 31 March 2013	<u>2,988,451</u>	<u>2,658,677</u>

Reconciliation of net incoming resources to net cash inflow from operating activities:

	2013 £	2012 £
Net (outgoing)/incoming resources	(1,193,452)	147,360
Effect of foreign exchange rate movements	742,881	152,381
Investment income	(61,727)	(60,918)
Depreciation	249,779	286,239
Unrealised exchange loss on CUMO assets	69,760	11,354
Loss on disposal	52,492	155,719
Decrease/(increase) in debtors	724,288	(238,828)
Increase in creditors	635,469	78,928
Net cash inflow from operating activities	<u>1,219,490</u>	<u>532,235</u>

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

1. Accounting policies

a) The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards and the Companies Act 2006. They follow the recommendations in the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005).

b) Consolidated financial statements have been prepared for the charity and its wholly owned subsidiary, CUMO Microfinance Ltd. The results of this subsidiary have been included in the Consolidated Statement of Financial Activities on a line by line basis.

In accordance with Section 408 of the Companies Act 2006 and paragraph 397 of SORP 2005, a separate Statement of Financial Activities for Concern Universal has not been prepared.

c) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received or receivable. Donated services and gifts in kind are not included unless they represent goods or services which would have otherwise been purchased, in which case they are valued and brought in as income and the appropriate expenditure.

d) Revenue grants are credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless they relate to a specific future period, in which case they are deferred.

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

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

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

h) Grants payable to partner organisations are included in the Statement of Financial Activities in the year in which they are payable.

i) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

33.00%	Food Security and Livelihoods
15.00%	Improving Health
21.00%	Respect for Rights
5.00%	Improving Skills
26.00%	Reducing Vulnerability
1.00%	Raising Awareness

Governance costs include the management of Concern Universal's assets, organisational management and compliance with constitutional and statutory requirements.

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

1. Accounting policies (continued)

- j) Costs of generating voluntary funds relate to the costs incurred by Concern Universal in fundraising and publicity.
- k) Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its expected useful life, The depreciation rates in use are as follows:

Concern Universal

Office furniture and equipment: reducing balance basis at an annual rate of 20%
ITC Equipment: reducing balance basis at an annual rate of 33.3%
Vehicles: reducing balance basis at an annual rate of 33.3%
Drilling Rig: reducing balance basis at an annual rate of 33.3%
Land & Buildings: reducing balance basis at an annual rate of 5%

CUMO

Office furniture and equipment: straight basis at an annual rate of 25%
ITC Equipment: straight line basis at an annual rate of 33.3%
Vehicles: straight line basis at an annual rate of 20%

There are no material differences arising from the different treatment of depreciation within CUMO.

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

- l) Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the Statement of financial activities in the year in which they fall due.
- m) Transactions in foreign currencies are translated at a weighted average rate. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end. Exchange differences are taken into account in arriving at the net incoming resources for the year.
- n) The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.
- o) The charitable company is granted exemption from corporation tax as all its income arises from or is applied for charitable purposes. Its subsidiary CUMO is a controlled foreign company, however trading profits of CUMO arise from and are applied to the charitable purpose of providing microfinance loans to clients in rural areas within Malawi living in extreme poverty, to enable them to improve their livelihoods. No portion of CUMO profits passes to Concern Universal as parent company.

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

2. Voluntary Income

	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Committed giving		265,402	265,402	350,377
Miscellaneous grants & donations	68,228	618,407	686,635	690,639
Appeals and collections		12,460	12,460	13,552
Total grants	68,228	896,269	964,497	1,054,568

3. Incoming resources attributable to fundraising activities

	2013 £	2012 £
Restricted	257,578	640,767
Unrestricted	951,588	847,733
Total	1,209,166	1,488,500

4. Activities in furtherance of the charity's objects

Income	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Improving Skills				
British High Commissions	4,424	-	4,424	-
Comic Relief	8,000	-	8,000	-
Department for International Develop	100,564	-	100,564	113,041
Electric Aid	-	-	-	-
Interest	-	-	-	-
Miscellaneous Income	-	-	-	(1,247)
European Commission	21,922	-	21,922	241,825
Prohaciendo	-	-	-	3,405
Refugees international Japan	42	-	42	-
Swedish Co-operative Centre, Mozar	14,540	-	14,540	-
William Cadbury Trust	-	-	-	21,400
	149,492	-	149,492	378,424

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

4. Activities in furtherance of the charity's objects

	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Raising Awareness				
European Commission	9,114	-	9,114	100,326
Miscellaneous Income	15,860	-	15,860	25,984
	<u>24,974</u>	<u>-</u>	<u>24,974</u>	<u>126,310</u>
Improving Respect for Rights				
Australian Foundation for the	44,870	-	44,870	-
Australian High Commissions	60,085	-	60,085	-
AGEH Germany:				
Association for				
development cooperation	-	-	-	25,129
Big Lottery Fund	13,629	-	13,629	54,796
Civil Society Support Mechanism				
(MASC) Mozambique	24,788	-	24,788	67,271
Dept	-	-	-	44,060
Cross River State Government				
(Nigeria)	-	-	-	198,317
DAM Bangladesh	10,939	-	10,939	10,319
Department for International				
Development	105,107	-	105,107	125,286
Electric Aid	10,407	-	10,407	23,646
European Commission	536,209	-	536,209	563,433
Ford Foundation	67,516	-	67,516	45,858
Irish Aid	97,191	-	97,191	-
Irish Embassy Brazil	15,878	-	15,878	-
Millenium Challenge Account				
(MCA)	245	-	245	61,111
Miscellaneous Income	2,500	-	2,500	10,291
Nigeria Local Government	(738)	-	(738)	-
Parker Johnson Prentice trust	-	-	-	6,000
Swiss Confederation via Swiss				
Agency for Development and				
Cooperation (SDC Mozambique)	135,406	-	135,406	275,940
Tilitonse	104,684	-	104,684	-
United Nations Democracy Fund				
(UNDEF)	50,783	-	50,783	41,333
Viviendas con Bienstar, Colombia	-	-	-	142,000
	<u>1,279,499</u>	<u>-</u>	<u>1,279,499</u>	<u>1,694,790</u>

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

4. Activities in furtherance of the charity's objects

	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Reducing Vulnerability				
Action Aid	130,770	-	130,770	193,182
Against Malaria Foundation (AMF)	9,721	-	9,721	-
AusAid	46,020	-	46,020	-
CARE international	4,091	-	4,091	-
Cordaid	442,103	-	442,103	397,211
Department for International Development	1,568,439	-	1,568,439	775,161
European Commission	658,362	-	658,362	259,776
FAO - Food & Agriculture Organisation	18,990	-	18,990	-
Irish Aid	1,152,075	-	1,152,075	1,437,814
Oxfam USA	99,123	-	99,123	65,295
Strathclyde University	30,456	-	30,456	-
UNICEF	-	-	-	86,453
Vegfam	-	-	-	15,763
Water Aid	(2,841)	-	(2,841)	48,157
World Food Programme (WFP)	1,021,108	-	1,021,108	390,568
Miscellaneous Income	-	-	-	833,382
	<u>5,178,417</u>	<u>-</u>	<u>5,178,417</u>	<u>4,502,762</u>

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

4. Activities in furtherance of the charity's objects

	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Improving Health				
Against Malaria Foundation	18,427	-	18,427	-
Ausaid	46,637	-	46,637	-
Australian Foundation for the Peoples of Asia & the Pacific	73,031	-	73,031	65,135
Civil Society Support Mechanism (MASC) Mozambique	-	-	-	21,287
Cordaid	60,154	-	60,154	146,105
Cross River State Government (Nigeria)	-	-	-	47,116
Department for International Development	750,906	-	750,906	714,067
European Union	340,572	-	340,572	850,136
Fondation Ensemble	-	-	-	35,826
Interest	1,550	-	1,550	-
Irish Aid	147,092	-	147,092	-
Japanese Embassies	-	-	-	49,444
Miscellaneous Income	79,296	-	79,296	27,983
Nigeria Local Government	4,670	-	4,670	-
Nova Consultancy Bangla (NCB)	3,532	-	3,532	553
PLAN International	98,471	-	98,471	-
Polish Embassy	9,911	-	9,911	-
PZ Cussons	-	-	-	17,573
RUCODEV Nigeria	-	-	-	24,185
UNDP	49,480	-	49,480	-
UNOPS (GSF)	599,935	-	599,935	-
UN Habitat	-	-	-	32,953
United Business Media (UBM)	-	-	-	25,000
USAID	75,359	-	75,359	247,550
World Food Programme	4,695	-	4,695	-
	<u>2,363,718</u>	<u>-</u>	<u>2,363,718</u>	<u>2,304,913</u>

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

4. Activities in furtherance of the charity's objects

	Restricted	Unrestricted	2013 Total	2012 Total
	£	£	£	£
Sustainable Livelihoods Projects				
Australian Foundation for the Peoples of Asia and the Pacific	498,994	-	498,994	497,041
Alliance for a Green Revolution in Africa (AGRA)	156,885	-	156,885	161,451
AusAID	-	-	-	45,840
Big Lottery Fund	66,152	-	66,152	60,996
British High Commission	(5,000)	-	(5,000)	5,000
Canadian Embassy	12,152	-	12,152	-
Cliona	12,522	-	12,522	-
Christian Aid	-	-	-	14,000
Concern Ltd	109,074	-	109,074	-
Cordaid	(6,163)	-	(6,163)	88,278
Cross River State Government (Nigeria)	-	-	-	86,364
CUMO	-	579,853	579,853	866,335
Electric aid	29,009	-	29,009	16,364
European Commission	834,951	-	834,951	2,354,392
FAO - Food & Agriculture Organisation	17,984	-	17,984	-
Fondation de France	16,631	-	16,631	-
Fondation Ensemble	40,000	-	40,000	43,349
Forum for Agricultural Research in Africa (FARA)	-	-	-	16,558
Haygrove	-	-	-	(123)
Interest	60	-	60	-
International Potato Centre (CIP)	4,969	-	4,969	22,628
Irish Aid	267,626	-	267,626	250,000
Irish Embassy, Nigeria	-	-	-	15,010
Isle of Man Government	-	-	-	142,417
Miscellaneous Income	88,108	-	88,108	197,429
Mulamje M Conservation Trust (MMCT)	31,905	-	31,905	-
Oxfam USA	-	-	-	1,372
Polish Embassy	8,558	-	8,558	-
Solidaridad/Schokland Fund	165,084	-	165,084	61,647
States of Guernsey	-	-	-	19,929
Strathclyde University	80,000	-	80,000	-
The Co-operative	15,693	-	15,693	28,987
The Travel Foundation	-	-	-	-
United Methodist Committee on Relief	13,333	-	13,333	34,154
USAID	-	-	-	37,056
Vegfam	88,800	-	88,800	26,051
Waterloo Foundation	-	-	-	33,000
William Cadbury Trust	-	-	-	-
Womens World Day of Prayer	10,850	-	10,850	23,175
World Bank	42,612	-	42,612	-
World Food Programme	1,239,388	-	1,239,388	-
	<u>3,840,177</u>	<u>579,853</u>	<u>4,420,030</u>	<u>5,148,700</u>

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

5. Total resources expended	Fundraising and publicity £	Sustainable Livelihoods £	Improved Health £	Respect for Rights £	Improved Skills £	Reduced Vulnerability £	Awareness Raising £	Support costs £	Governance £	2012	
										2013	Total
Staff Costs (Note 6)	419,640	795,781	326,530	109,010	2,746	631,761	25,871	1,670,387	6,870	3,988,596	4,664,005
Office costs	52,993	268,623	28,681	68,190	332	58,231	3,941	430,833	29,871	941,695	1,215,142
Transport	-	109,577	115,324	20,716	645	123,356	-	110,510	-	480,128	566,178
Equipment (not capitalised)	633	117,491	64,425	19,113	5,738	30,866	-	51,971	-	290,237	460,569
Other project activities	2,164	2,553,197	885,578	578,256	79,760	1,415,731	36,858	253	-	5,551,797	5,146,713
Grants payable to partners (Note 6a)	-	878,514	282,166	269,106	74,536	2,163,120	261	386	-	3,668,089	2,746,136
Total resources expended	475,430	4,723,183	1,702,704	1,064,391	163,757	4,423,065	66,931	2,264,340	36,741	14,920,542	14,798,743
Support Costs	-	740,525	327,107	470,867	125,245	590,389	10,207	(2,264,340)	-	-	-
Total resources expended	475,430	5,463,708	2,029,811	1,535,258	289,002	5,013,454	77,138	-	36,741	14,920,542	14,798,743
6a. Grants Payable to Partners										Total	Total
Bangladesh		655,246	127,531	-	-	581,393	-	-	-	1,364,170	1,277,181
Brazil		-	-	145,323	1,627	-	-	-	-	146,950	-
Colombia		-	(30)	-	-	-	-	-	-	458,597	17,539
Gambia		107,075	-	26,111	-	325,441	-	-	-	70,208	466,953
Ghana		21,823	-	48,385	-	-	-	-	-	72,481	150,639
Guinea		-	-	24,235	29,514	18,732	-	-	-	122,926	156,743
Kenya		(1,605)	93,992	-	-	1,209,463	-	-	-	1,209,714	168,529
Malawi		251	-	-	-	-	-	-	-	73,971	141,182
Mozambique		57,190	-	-	16,781	-	-	-	-	121,811	83,001
Nigeria		38,534	60,673	25,052	-	(2,448)	-	-	-	27,261	193,794
UK		-	-	27,000	-	-	261	-	-	-	-
Total resources expended	878,514	282,166	282,166	296,106	47,922	2,163,120	261	-	36,741	3,668,089	2,746,136

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

6b. Analysis of grants paid in excess of £50,000

	2013	2012
	£	£
Ashroy Foundation, Bangladesh	-	60,726
CLÍOMA LIMITED	52,423	-
Cooperazione Internazionale (COOPI)	314,669	-
Cunhã Coletivo Feminista, Brazil	112,018	-
Dhaka Ahsania Mission (DAM), Bangladesh	731,762	1,123,407
Friendship, Bangladesh	51,765	-
GOAL	502,768	-
Kanifing Municipal Council Disaster Management Committee (KMCDMC), Gambia	-	178,197
National CoOperative Credit Union of The Gambia (NACCUUG)	247,814	50,630
N.Z. EKATA Mohila Samiti (EKATA), Bangladesh	229,233	-
Organisation Catholique pour la Promotion Humaines (OCPH), Guinea	-	117,739
PRONET, Ghana	-	105,911
Rashtriya Gramin Vikas Nidhi Aruna ((RGVN), India	120,000	-
Self Help Africa	287,446	-
Society for Peoples' Action in Change and Equity (SPACE), Bangladesh	76,222	-
SolarAid	-	129,155
Wuli and Sandu Development Agency (WASDA), Gambia	90,248	104,086
Wajir South Development Association (WASDA), Kenya	-	55,951
Grants under £50,000	851,722	820,334
	<u>3,668,090</u>	<u>2,746,136</u>
Total		

7. Net incoming resources for the year

This is stated after charging:	2013	2012
	£	£
Depreciation	249,779	286,239
Trustees' indemnity insurance	-	-
Trustees' expenses	11,043	9,645
Auditors' remuneration:		
▪ Audit	14,785	14,350
▪ Under accrual for previous year	2,957	-
Operating lease rentals:		
▪ Property	26,923	20,000
▪ Other	8,435	14,147
	<u>8,435</u>	<u>14,147</u>

The number of trustees receiving expenses was 10 (2012: 6). Remuneration received by trustees was nil (2012: Nil). Trustees expenses covered travel and accommodation costs incurred in attending trustee meetings, training costs and travel costs incurred visiting Country Programmes.

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

8. Staff costs and numbers

	UK £	International £	2013 £	2012 £
Salaries and wages	783,079	2,791,247	3,574,326	4,142,255
Social security costs	71,138	-	71,138	62,195
Pension contributions	18,234	-	18,234	13,644
Other staff costs	111,759	213,139	324,898	445,911
	<u>984,210</u>	<u>3,004,386</u>	<u>3,988,596</u>	<u>4,664,005</u>
Total emoluments paid to staff were:	<u>801,313</u>	<u>2,791,247</u>	<u>3,592,560</u>	<u>4,155,899</u>

No employee earned more than £60,000 during the year.

The average weekly number of employees (full-time equivalent) during the year was as follows:

	UK	Overseas	2013 No.	2012 No.
Charity				
Operations	13	369	382	365
Fundraising and publicity	20	-	20	7
Governance	1	-	1	1
Subsidiary (CUMO)				
Operations	<u>-</u>	<u>170</u>	<u>170</u>	<u>172</u>
Total Group Employees	<u>34</u>	<u>539</u>	<u>573</u>	<u>545</u>

9. Taxation

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

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

10. Tangible fixed assets

Group:	Land and Buildings £	Drilling Rig £	Office Furniture & Equipment £	Vehicles £	Total £
COST					
At 1 April 2012	88,235	183,794	137,999	1,390,723	1,800,751
Additions in Year	-	20,846	30,368	157,348	208,562
Disposals in Year	-	(38,730)	(13,168)	(142,235)	(194,133)
CUMO asset valuation	-	-	(54,535)	(105,423)	(159,958)
At 31 March 2013	<u>88,235</u>	<u>165,910</u>	<u>100,664</u>	<u>1,300,413</u>	<u>1,655,222</u>
DEPRECIATION					
At 1 April 2012	4,412	146,559	82,772	791,539	1,025,282
Charge for the Year	4,191	12,236	22,243	211,109	249,779
Disposal in year	-	(12,639)	(8,476)	(120,526)	(141,641)
Unrealised exchange loss on CUMO asset valuation	-	-	(35,300)	(54,898)	(90,198)
At 31 March 2013	<u>8,603</u>	<u>146,156</u>	<u>61,239</u>	<u>827,224</u>	<u>1,043,222</u>
NET BOOK VALUE					
At 31 March 2013	<u>79,632</u>	<u>19,754</u>	<u>39,425</u>	<u>473,189</u>	<u>612,000</u>
At 31 March 2012	<u>83,823</u>	<u>37,235</u>	<u>55,227</u>	<u>599,184</u>	<u>775,469</u>
Charity:					
	Land and Buildings £	Drilling Rig £	Office Furniture & Equipment £	Vehicles £	Total £
COST					
At 1 April 2012	88,235	183,794	43,914	1,209,970	1,525,913
Additions in Year	-	20,846	16,582	127,852	165,280
Disposals in Year	-	(38,730)	(13,168)	(142,235)	(194,133)
At 31 March 2013	<u>88,235</u>	<u>165,910</u>	<u>47,328</u>	<u>1,195,587</u>	<u>1,497,060</u>
DEPRECIATION					
At 1 April 2012	4,412	146,559	23,729	700,424	875,124
Charge for the Year	4,191	12,236	8,617	188,129	213,173
Disposal in year	-	(12,639)	(8,476)	(120,526)	(141,641)
At 31 March 2013	<u>8,603</u>	<u>146,156</u>	<u>23,870</u>	<u>768,027</u>	<u>946,656</u>
NET BOOK VALUE					
At 31 March 2013	<u>79,632</u>	<u>19,754</u>	<u>23,458</u>	<u>427,560</u>	<u>550,404</u>
At 31 March 2012	<u>83,823</u>	<u>37,235</u>	<u>20,185</u>	<u>509,546</u>	<u>650,789</u>

All tangible fixed assets are used for direct charitable purposes.

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

11. Subsidiary undertakings

The Charity controls Concern Universal Ghana, a company limited by guarantee incorporated in Ghana. Accounts for Concern Universal Ghana have been prepared and audited in Ghanaian new Cedis for the year ended 31 March 2013. Concern Universal Ghana is accounted for as a country programme within Concern Universal and therefore its results are fully consolidated into Concern Universal's accounts.

The charity controls Concern Ltd, a company limited by guarantee incorporated in the United Kingdom. The company has remained dormant this year and the previous period. Accounts have been filed with the Registrar of Companies.

The Charity controls CUMO Microfinance Ltd, a company limited by guarantee and incorporated in Malawi. Accounts for CUMO have been prepared and audited in Malawi Kwacha for the year to 31 December 2012. These accounts, adjusted to the year to 31 March 2013 have been consolidated into Concern Universal's accounts on a line by line basis. The Trustees consider that given seasonal factors affecting the take up of loans by CUMO's client group, it is currently appropriate to maintain a different accounting year end for CUMO from Concern Universal.

As the CUMO audited accounts are prepared in Malawi Kwacha, an unrealised gain/(loss) on translation of these accounts for consolidation is shown as an exceptional item on the face of the SOFA.

	2013	2012
	£	£
CUMO Profit and Loss Account		
Operating income	552,781	856,060
Operating grant	27,072	10,275
Total operating income	579,853	866,335
Administration costs	(627,444)	(931,232)
Profit before interest and tax	(47,591)	(64,897)
Net interest receivable	36,749	45,997
Net profit	(10,842)	(18,900)
Amount gift aided to the charity	-	-
Result for the year	(10,842)	(18,900)
UK Corporation tax	-	-
Result retained in the subsidiary	(10,842)	(18,900)

The aggregate of the assets, liabilities and funds was:

	2013	2012
	£	£
Assets	1,242,726	1,880,558
Liabilities	(517,893)	(291,710)
Funds	724,833	1,588,848

The parent charity's gross income and results for the year are as follows:

	2013	2012
	£	£
Gross income	13,853,370	14,395,251
Results for the year (Surplus/(Deficit))	(329,436)	318,646

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

12. Debtors	Group		Charity	
	2013	2012	2013	2012
	£	£	£	£
Trade debtors	579,283	701,423	470,629	419,028
CUMO Outstanding Client loans	462,012	1,076,465	-	-
Amounts due from donors	1,197,092	1,215,028	1,187,466	1,215,028
Prepayments	11,081	27,196	9,979	24,309
Sundry	71,236	24,880	24,188	-
	<u>2,320,704</u>	<u>3,044,992</u>	<u>1,692,262</u>	<u>1,658,365</u>

13. Creditors : Amounts falling due within one year

	Group		Charity	
	2013	2012	2013	2012
	£	£	£	£
Taxation and social security costs	29,535	11,475	21,097	10,481
Trade creditors	327,210	284,764	301,133	275,180
Accruals	37,607	28,716	21,062	24,033
CUMO Loan Collateral Fund	91,166	164,661	-	-
Loan: Waterloo Foundation	16,895	-	16,895	-
Sundry	258,947	7,422	268,667	1,715
	<u>761,360</u>	<u>497,038</u>	<u>628,854</u>	<u>311,409</u>

Creditors : Amounts falling due greater than one year

	Group		Charity	
	2013	2012	2013	2012
	£	£	£	£
Loan: Waterloo Foundation	89,273	-	89,273	-
EC Project Funds	349,265	-	-	-
CUMO GGF Loan Capital Fund	-	27,925	-	-
CUMO FIMA Fund	36,121	75,587	-	-
	<u>474,659</u>	<u>103,512</u>	<u>89,273</u>	<u>-</u>

Interest accrued on the loan from Waterloo foundation in the year was £6,168 (2012 NIL)

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Notes to the financial statements

For the year ended 31 March 2013

14. Analysis of net assets between funds

Group:	Restricted funds	Designated funds	General funds	Total funds
	£	£	£	£
Tangible fixed assets	523,669	81,223	7,108	612,000
Current assets	3,629,895	1,177,294	501,966	5,309,155
Current liabilities	(611,958)	(132,506)	-	(744,464)
Long term liabilities	(106,168)	(385,387)	-	(491,555)
Net assets at 31 March 2013	3,435,438	740,624	509,074	4,685,136

15. Operating lease commitments

The charitable company had annual commitments under operating leases expiring as follows:

Group	Property		Equipment	
	2013	2012	2013	2012
	£	£	£	£
1 - 2 years	-	-	-	8,594
2 - 5 years	28,290	20,000	-	6,015
> 5 years	-	-	-	-
	28,290	20,000	-	14,609

Charity	Property		Equipment	
	2013	2012	2013	2012
	£	£	£	£
1 - 2 years	-	-	-	8,594
2 - 5 years	28,290	20,000	-	6,015
> 5 years	-	-	-	-
	28,290	20,000	-	14,609

16. Related parties and connected organisations

Ian Williams, the executive director of Concern Universal, is a director of Haygrove Development Ltd, a not-for-profit company. Haygrove Development Ltd concentrates on horticultural development work, an area in which Concern Universal also works. During this financial year, funds amounting to £NIL (2012: £123) were paid to Concern Universal by Haygrove Development Limited.

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Notes to the financial statements

For the year ended 31 March 2013

17. Movements in funds

Group and Charity:	At 1 April 2012 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 March 2013 £
Restricted funds (analysed by donors greater than £100,000):					
Improving Skills					
DfID Capacity Building, Guinea	-	100,564	(98,771)	-	1,793
European Commission: skills improvement	86,472	21,964	(108,436)	-	-
Others	48,262	30,123	(59,436)	-	18,949
Improving Skills Total	134,734	152,651	(266,643)	-	20,742
Raising Awareness					
European Commission:	52,124	9,114	(61,238)	-	-
Others	(2,470)	16,171	(13,702)	-	(1)
Raising Awareness Total	49,654	25,285	(74,940)	-	(1)
Improving Respect for Rights					
Big Lottery Fund women's empowerment, Ghana	14,513	13,629	(28,157)	-	(15)
Cross River State (Nigeria) Development suport	198,317	(738)	(67,459)	-	130,120
DfID initiatives for rights Brazil	(720)	105,107	(104,387)	-	-
European Commission respect for rights	188,851	536,209	(626,646)	-	98,414
Swiss Agency for Co- operation & Development	189,584	135,406	(255,394)	-	69,596
Others	74,010	504,208	(351,830)	-	226,388
Improving Respect for Rights Total	664,555	1,293,821	(1,433,873)	-	524,503
Reducing Vulnerability					
ActionAid, reducing vulnerability	-	205,187	(205,187)	-	-
Cordaid, reducing vulnerability	92,277	442,103	(301,665)	-	232,715
DfID, peace building in Casamance	609	-	-	-	609
DfID, Overcoming Vulnerability, Malawi	-	1,568,439	(1,538,546)	-	29,893
European Commission reducing vulnerability	216,886	583,884	(516,883)	-	283,887
Irish Aid, Disaster preparedness	313,566	1,152,136	(1,050,377)	-	415,325
World Food Programme Food distribution, Malawi	-	773,522	(773,522)	-	-
Others	118,573	471,104	(500,154)	-	89,523
Reducing Vulnerability Total	741,911	5,196,375	(4,886,334)	-	1,051,952

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Notes to the financial statements

For the year ended 31 March 2013

17. Movements in funds

Group and Charity:	At 1 April 2012 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 March 2013 £
Improving Health					
Cordaid, improving health	109,775	59,985	(137,134)	-	32,626
DfID water and sanitation, Malawi (Kasumbu & Mpando Phase 1)	-	211,408	(223,215)	-	(11,807)
DfID water and sanitation, Malawi (Kasumbu & Mpando Phase 2)	-	539,499	(435,663)	-	103,836
European Commission, improving health	176,000	296,380	(472,439)	-	(59)
GSF - UNOPS, improving Health		600,025	(116,120)		483,905
Irish Aid, improving health		147,023	(147,023)		-
USAID, combatting Malaria & Cholera	4,725	75,359	(60,183)	-	19,901
Others	379,067	443,989	(367,603)	-	455,453
Improving Health Total	669,567	2,373,668	(1,959,380)	-	1,083,855
Sustainable Livelihoods					
AFAP, poverty reduction	63,779	498,994	(565,102)	-	(2,329)
Alliance for Green Revolution in Africa	63,731	156,885	(88,184)	-	132,432
Big Lottery Fund, sustainable livelihoods, Gambia	-	66,152	(20,730)	-	45,422
Cordaid, sustainable livelihoods	6,163	(6,163)	-	-	-
European Commission, sustainable livelihoods	719,154	1,042,556	(1,823,812)	-	(62,102)
Irish Aid, sustainable livelihoods	374,428	267,626	(45,912)	-	596,142
Isle of Man Government, sustainable livelihoods, Gambia	27,346	-	(37,032)	-	(9,686)
World Food Programme	-	1,239,388	(1,240,009)	-	(621)
Others	412,702	597,267	(856,037)	-	153,932
Sustainable Livelihoods Total	1,667,303	3,862,705	(4,676,818)	-	853,190
Unrealised gain on foreign	(209,095)	110,292	-	-	(98,803)
Total restricted funds	3,718,629	13,014,797	(13,297,988)	-	3,435,438

Concern Universal

Notes to the financial statements

For the year ended 31 March 2013

17. Movements in funds

Group and Charity:	At 1 April 2012 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 March 2013 £
Unrestricted funds:					
<i>Designated funds:</i>					
Malawi					
Eureka Rig	7,130	-	(24,464)	17,334	-
Replacement Vehicles	43,908	-	(15,221)	(20,759)	7,928
Medical Fund	9,358	1,355	(2,847)	-	7,866
CUMO Loan funds	1,588,844	616,602	(1,480,616)	-	724,830
Gambia					
Vehicle Replacement	-	2,505	(5,930)	3,425	-
<i>Total designated funds</i>	1,649,240	620,462	(1,529,078)	-	740,624
General funds	510,719	945,004	(946,649)	-	509,074
Total unrestricted funds	<u>2,159,959</u>	<u>1,565,466</u>	<u>(2,475,727)</u>	-	<u>1,249,698</u>
Total funds	<u>5,878,588</u>	<u>14,580,263</u>	<u>(15,773,715)</u>	-	<u>4,685,136</u>

Purposes of restricted funds

Restricted funds consist of donor funding for specific development projects, plus an allocation of voluntary income restricted for other purposes than specific development projects.

Where fund balances are in deficit, this is due to payments due from donors not having been received at year end.

Purposes of designated funds

The Eureka rig fund is designated for the replacement of drilling equipment in Malawi.

The Vehicle replacement funds are designated for replacement of vehicles in the specified country programmes.

The Medical fund is designated for support of victims of HIV AIDs and their families within the Malawi staff.

CUMO Loan funds are held for making microfinance loans in Malawi, specifically to living those in extreme poverty in rural areas. These funds arise from initial grants from the Department for International Development (granted to establish a revolving loan fund), supplemented by surpluses generated through the charging of loan interest, less the cost of administering the loans.

18. Gifts in Kind (group and charity)

	2013 £	2012 £
Against Malaria foundation - Mosquito nets		815,468
World Food Programme, Foodstuffs for distribution in Malawi	1,891,443	359,177
Rent discount, UK (Peter Hill esq)	-	2,000
Bicton Overseas Agricultural Trust, training bursaries	10,300	9,000
Leadership Trust, training bursaries	18,720	7,772
Total Gifts in Kind	<u>1,920,463</u>	<u>1,193,417</u>

All donations in kind are shown at valuations provided by the donor.