

Concern Worldwide (UK)
Annual Report
and Accounts 2025



CONCERN
worldwide

ENDING
EXTREME POVERTY
WHATEVER
IT TAKES



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Front cover: Cathrin Kubagh, a farmer and member of a local savings and loan group in Buchanan, Liberia, grows crops such as rice and vegetables to support her family.

Photo: Eugene Ikua/Concern Worldwide

This page: 23-year-old Chantal Muchiyo gave birth safely at a Concern-supported health centre in eastern DRC. She received free prenatal and postnatal treatment, along with a baby kit.

Photo: Concern Worldwide

*Names have been changed to protect the identity of individuals.

WHO WE ARE AND WHAT WE DO

Concern Worldwide is an international, humanitarian, non-governmental organisation dedicated to the elimination of extreme poverty and the reduction of human suffering mainly in fragile and conflict-affected countries.

Our vision

A world where all people live in peace and prosperity and are treated equally, with dignity and respect.

Our mission

We work with people living in extreme poverty to achieve major improvements in their lives which last and spread without ongoing support from Concern. Informed by the priorities of affected communities, we go where the needs are greatest, and work to save lives, protect and develop livelihoods, support recovery and build long-term resilience.

Our values

To advance our mission and achieve quality and impact in all that we do, our work is guided by our core values and nurturing a culture of inclusion,

compassion and humanity. Built on the inspiration of our founders, and our track record of delivering effective programmes, our values reflect our history and our commitment to addressing extreme poverty in the most fragile countries.

- **We are community-led**, listening to and building trust with communities to agree effective solutions to their needs
- **We are courageous** in our programming in the most challenging contexts, and we go the extra mile to support those most in need
- **We are committed** to equality in all our work, strengthening our culture where those who work with Concern feel valued, safe, trusted and supported to thrive
- **We are collaborative** in our approach by working with partners, peers and those who support and fund us

Concern Worldwide (UK) plays a unique and essential role in advancing Concern Worldwide's global mission. While we do not implement our own overseas programmes, we contribute to their success by working closely with colleagues across the organisation. In the UK, we generate vital flexible funding for our programmes, influence national and global policy so that leaders prioritise action on extreme poverty, and build public solidarity through education, campaigning and powerful storytelling.

Olivier Mbesse is involved in livestock farming including raising goats and ducks, in Ombella-M'Poko, CAR. Concern supports farmers like him with training in climate-smart agriculture and access to seeds and tools.

Photo: Mussa Uwitonze/Arete/Concern Worldwide





A MESSAGE FROM THE CHAIR OF TRUSTEES

It is a privilege to join Concern Worldwide (UK) as Chair of the Board of Trustees. Having spent two decades working in humanitarian organisations, I know that, now more than ever, the work Concern does is vital. I strongly admire Concern's courage to respond to crises in some of the most difficult places in the world, including Gaza, Sudan and Haiti. I am equally impressed by the long-term development work we do in fragile and vulnerable communities.

Humanitarian needs are escalating. The past year has seen a record number of civilians face armed conflict, with attacks on homes, medical facilities and schools shattering everyday life for millions of people. Conflict is also playing a large role in the rise of global hunger, with 295 million people now facing acute food insecurity.

We are also seeing a shocking increase in neglected crises. This is the case in Sudan, which became the world's worst humanitarian crisis in 2025. Three out of every five Sudanese people require humanitarian assistance. Communities face many overlapping and protracted emergencies including hunger, displacement and conflict, without a major global response or media attention.

It is important to remember that these situations are not inevitable. The two main drivers of global humanitarian crises today are human-made: conflict and climate change. Collectively, we can work to create long-lasting change and provide people with the skills and resources to adapt.

I have seen this firsthand while visiting an agroforestry project run by Concern in Sierra Leone. We are working with local partners across three communities in Tonkolili District to support land cultivation. Farmers are planting and growing trees that can then provide them with a way to earn an income. The community have taken control of the project and are deciding what to do with their earnings and what is best for their families, while also promoting sustainability. Members of a local savings and loan group were already discussing how they could reinvest what they have made to further improve their community. To see families thrive and trees grow in land that was once degraded gave me a clear sense of what can be achieved.

Global aid funding is under threat, but we know this is not reflective of the world that most people want to build. As a member of the Disasters Emergency Committee (DEC), we have seen that the UK public still cares and believes in the value of helping people

who are living through fear, hunger and violence.

I am hugely impressed and grateful for the leadership Sayyeda Salam has shown and by the strength of the entire Concern team. I look forward to seeing how our work develops as we implement our new five-year strategy. I would like to recognise and thank our trustees, who freely give their time and expertise to support the work of Concern Worldwide (UK). Special thanks to Linda Horgan for stepping in as Interim Chair last year, along with her commitment to the Board for the previous six years.

To all our supporters who have made a donation, signed a petition, taken part in a Concern event, or otherwise championed our work, a huge thank you.

Cathy Ferrier
Chair



A MESSAGE FROM THE EXECUTIVE DIRECTOR

The past year has been a difficult one for all of us. Yet I remain inspired by the dedication of Concern Worldwide staff and the resilience of the communities and families we work with.

I was reminded of this in June when I visited Sierra Leone. There, I met a woman named Isatta, who shared with me the many ways she has seen her life improve with Concern's support – from receiving nutritional advice throughout her pregnancy, to attending workshops with her husband to address gender inequalities and improve their relationship. She kindly showed me their farm garden, filled with fresh cucumbers, peppers and other nutritious vegetables that they can now use to feed their family and earn an income.

The scale of global poverty often feels overwhelming. It is easy to lose sight of the fact that deep and sustainable change doesn't happen all at once but can be found in the day to day. A healthy pregnancy. A flourishing garden. A family income.

Tragically, global aid cuts now place this important progress at great risk. In February, the UK government slashed the overseas aid budget to 0.3% of gross national income – the largest cut to aid in its history. Taken together with aid cuts from other high-income countries, the consequences of this have already had a devastating impact on people's access to healthcare, education, livelihoods and food security. It is now predicted that by

2030, global reductions in aid could result in more than 22 million avoidable deaths.

Among this uncertainty and loss, Concern remains firm in the belief that no one should be left behind. Our five-year strategy, launched in January 2026, is rooted in this conviction. We are taking a bold, adaptive approach that rises to the pressures we now face and refuses to allow poverty, hunger or inequality to push people backwards. We are dedicated to mobilising the UK public, influencing our leaders, and securing the funding needed to save lives and strengthen communities.

Developing this strategy has been a true and inclusive team effort, created with our partners in the countries where we work, informed by analysis from critical friends and bringing our London and Belfast offices together in dynamic workshops. I want to thank everyone for their constructive effort and time in shaping an ambitious strategy that is reflective of Concern's values.

Despite the difficult external backdrop, I am proud of what we have been able to achieve in 2025. We continued to work with our partner CESVI in Gaza, and have delivered clean water to over 100,000 people since our response began. We responded to the earthquakes that devastated Myanmar, as part of the DEC Myanmar Earthquake Appeal. We also shone a light on the displacement crisis in the Democratic Republic of Congo, hosting multimedia exhibitions in Belfast and

London. And after years of sustained advocacy by Concern and others, the UK government registered its Nutrition for Growth policy pledges in the Nutrition Accountability Framework – the global platform for monitoring nutrition commitments.

Finally, I was humbled to speak at the opening of the first global humanitarian memorial in Gunnersbury Park, London, alongside HRH Prince William. The memorial honours aid workers who have been killed while helping others. That includes our Concern colleague, Abdullah Shuko, who devastatingly lost his life on his journey home after delivering medical and nutrition supplies to one of our clinics in West Darfur, Sudan.

As I look towards 2026, it is with certainty that although we face an increasingly volatile, uncertain and complex world, Concern staff, volunteers, partners and supporters will step up with commitment and courage to bring about meaningful change to people living in the most vulnerable circumstances.

Thank you for believing in Concern's work.

Sayyeda Salam
Executive Director

OUR IMPACT IN 2025

27

fragile places worldwide

23m

people reached

45

emergency responses in 22 countries

15.7m

people reached in emergencies

£45.6m

raised in the UK through public and institutional funding

87%

of total expenditure was spent on our overseas programmes

WHERE WE WORK

In 2025, Concern worked in 27 of the world's poorest and most vulnerable countries and territories to tackle extreme poverty and respond to emergencies:



1. Afghanistan
2. Bangladesh
3. Burkina Faso
4. Burundi
5. Central African Republic
6. Chad
7. Democratic People's Republic of Korea
8. Democratic Republic of Congo
9. Ethiopia
10. Gaza
11. Haiti
12. Iraq
13. Kenya
14. Lebanon
15. Liberia
16. Malawi
17. Myanmar
18. Niger
19. Pakistan
20. Rwanda
21. Sierra Leone
22. Somalia
23. South Sudan
24. Sudan
25. Syria
26. Ukraine
27. Yemen

OUR PROGRAMMES

In 2025, Concern Worldwide reached 23 million people in 27 countries.

Our work in those countries spans four main programme areas: emergencies, livelihoods, health and nutrition, and education. Some programmes straddle several programme areas and we report on these as 'integrated'.

Our broad programme goals, the objectives and some examples of our work in each area are described in the following pages.



Hassanatu Bangura (left), chairwoman of Kiltiock village in Sierra Leone, with Isatu Kargbo harvesting their rice crop. Hassanatu believes that sustainable farming practices and environmental protection will help secure a more resilient future for their community. Photo: Eugene Ikua/Concern Worldwide

OUR IMPACT IN 2025

45
emergencies

22
countries

5.6m
people reached directly

10.1m
people reached indirectly

OBJECTIVES AND ACTIVITIES

As a humanitarian organisation, the goal of our emergency programmes is to effectively respond to and mitigate against natural and human-influenced disasters.

Main Objectives

- » Respond rapidly to save lives and reduce suffering
- » Improve access to food, healthcare and water
- » Prevent and reduce the impact of emergencies

Some examples of our work and achievements in 2025 are set out in the following pages.

EMERGENCIES

Many countries where we work are susceptible to frequent natural disasters and outbreaks of conflict, leaving people in already vulnerable situations without homes and livelihoods. In the immediate aftermath of an emergency, we provide life-saving support to families and communities. We then stay to help them recover, rebuilding livelihoods and infrastructure and working with them to reduce the risk and impact of future crises.

Syria

December 2024 marked a significant turning point in Syria's 15-year crisis, the effects of which were felt throughout 2025 – a year in which over 16 million people required humanitarian assistance amid funding shortages, ongoing conflict and new displacement. In the face of this rapidly evolving and complex environment, Concern's team in Syria continued its life-saving response, delivering prompt and effective assistance to communities in need. Following the displacement of 125,000 civilians from northwest Syria to the northeast of the country, Concern supported nearly 1,300 displaced families (more than 5,400 individuals) living in temporary accommodation

centres, with vital emergency cash assistance. One month of support helped more than 85% of those families meet all or most of their essential needs. The assistance also helped improve people's access to food, with 97% of families reporting that they had acceptable levels of food to eat. Beyond material needs, the support also contributed to greater overall stability, with 93% of families reporting reduced stress levels and improved overall living conditions.

5,400 newly displaced people reached with emergency cash assistance, resulting in a 93% improvement in living conditions and reduced stress levels

Democratic Republic of Congo

Violence in the Democratic Republic of Congo (DRC) escalated sharply last year in the country's eastern provinces of North and South Kivu. Amid the intensification of violence, repeated displacements, disease outbreaks and economic stress, Concern oversaw 11 emergency responses in DRC. Eight of these projects were launched as part of the UK government-funded Strategic Assistance for Emergency Response (SAFER) programme, our rapid response consortium with several other NGOs in the area, which impacted more than 369,000 people in 2025. We reached an additional 5,800 people in especially acute need with our Irish government-funded Chronic Humanitarian Crisis (CHC) programme in Beni. This is one of the most fragile regions in eastern DRC, vulnerable to both ongoing conflict and new emergencies. Our team worked to strengthen the social and economic resilience of residents, many of whom are either returning after being displaced or are displaced from other regions, with an integrated approach that focuses on livelihoods, gender equality and social cohesion. Last year, we set up 15 Village Savings and Loan Associations (VSLAs) across Beni and enrolled 350 members. Each of them received business skills and income-generating training, alongside monthly cash assistance and start-up grants. Community activities, leadership training for nearly 200 adolescent girls, and inclusion initiatives supporting 400 people with disabilities also helped people become more economically independent and brought communities together despite ongoing conflict.

369,000 people reached with cash assistance and access to clean water and sanitation facilities through the UK government-funded SAFER consortium

Gaza

Since October 2023, almost two million people have been forced to flee their homes in Gaza, many living in crowded displacement sites with inadequate access to water and sanitation services. A lack of safe drinking water was especially critical in the summer of 2025 during a major heatwave. At the end of the year, winter storms led to flooding and a greater risk for waterborne diseases, including cholera. Since April 2024, Concern has supported a water, sanitation and hygiene (WASH) response in Gaza through our partner, CESVI, by providing both technical and funding support to fill this critical gap. Our work in 2025 has supplied 5,000 litres of drinking water every two days to camps in Deir al-Balah and Khan Younis (a total of 75,000 litres each month). We also installed a water filtration machine in Al-Rantisi Hospital, which has helped the 350-bed children's hospital continue daily care, including essential dialysis services for children with kidney issues.

75,000 litres of water provided monthly to camps in Deir al-Balah and Khan Younis in partnership with CESVI



Left: Concern's Liza Abdo leads a session in a displacement camp in Lahj Governorate, Yemen, explaining how community members can provide feedback on Concern's emergency response.
Photo: Concern Worldwide

Sudan

Last year, the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA) identified Sudan as the worst humanitarian crisis in modern history. More than 60% of the country required some form of assistance, and parts of the country faced catastrophic levels of hunger in the wake of mounting conflict and funding cuts to essential services. Despite these challenges, Concern made significant advances in delivering programmes at scale and adapting existing systems to meet the evolving operational environment. Our multi-faceted emergency response reached more than 744,000 people. We supported 62 health and nutrition centres and eight mobile clinics across five states, with a major focus on providing integrated nutrition support

and therapeutic supplementary feeding programmes. We also delivered £520,000 worth of pharmaceutical and nutrition supplies across West and Central Darfur and West and South Kordofan, ensuring that these health centres and treatment programmes for child malnutrition could continue to operate in some of the most conflict-affected and food-insecure areas of the country. In the same regions, we were also able to distribute multi-purpose cash assistance to more than 5,200 families, enabling the most at-risk households to meet their basic needs.

£520,000 worth of pharmaceutical and nutrition supplies delivered across four states to ensure that children facing malnutrition could continue to receive treatment

Ukraine

Concern's work as part of the Joint Emergency Response in Ukraine (JERU) reached more than 114,000 people in 2025, with a large focus on supporting conflict-affected communities in frontline regions, including Donetsk, Kharkiv, Kherson, Mykolaiv, Sumy and Zaporizhzhia. Last year was the deadliest for civilians in Ukraine since the start of the full-scale conflict, leaving millions of people living under extreme stress and with uncertainty amid frequent air-raid sirens and attacks to infrastructure. The psychological effects were especially severe for children and people living closest to the frontlines. Together with our JERU partners, Concern helped to deliver community-based psychosocial support for adults and children in eastern oblasts



Larysa* and her youngest daughter Daniela* attend an adult psychosocial support session for people impacted by conflict in Kharkiv Oblast, Ukraine.

Photo: Jon Hozier-Byrne/Concern Worldwide



Mohammad refills containers at a water distribution point in Gaza, where Concern's local partner, CESVI, is providing clean water to displaced people. Photo: Abood Al Sayd/DEC

(administrative divisions) closest to the frontlines. These activities included conflict-informed play sessions for children, group sessions for women, one-to-one structured counselling, and referrals for more specialised care, where needed. This essential support reached more than 14,200 people in 2025. With an increase in hostilities, we also increased our support for community-based organisations in the east, particularly those supporting hard-to-reach rural areas that are often underserved. Cash grants supported groups working to repair damaged water systems, refurbish air-raid shelters, and procure vehicles for social workers and volunteer groups conducting emergency evacuations.

14,200 adults and children reached with vital psychosocial support

Lebanon

In 2025, Lebanon faced both internal displacement because of conflict, and the arrival of refugees from neighbouring Syria. Our teams worked rapidly to address these sudden increases in needs. We provided cash assistance to 400 displaced families, issuing grants on a 72-hour turnaround from the time of application. An analysis carried out after the distributions confirmed that the support significantly reduced risks related to eviction and homelessness for families. To meet the new demand for housing, we also identified and rehabilitated 60 unoccupied shelters throughout northern Lebanon with private rooms and shared kitchens and water, sanitation and hygiene (WASH) facilities. Throughout 2025, more than 230 families were housed – almost 1,100 individuals. With funding from EKOenergy, we also implemented a solarisation project across 14

temporary accommodation centres and settlements in northern Lebanon, which centred on the installation of 90 durable, high-lumen output LED solar streetlights. These were strategically placed in WASH facilities, stairways, pathways and high-risk zones to improve safety, accessibility and mitigate the risk of gender-based violence. The switch to solar also helped reduce reliance on costly electricity generators. The project has improved living conditions for over 1,700 people, including women, children, elderly residents and people with disabilities.

1,700 people supported through a solarisation project that improved safety conditions in displacement sites

OUR IMPACT IN 2025

16

countries

951,000

people reached directly

1.7m

people reached indirectly

OBJECTIVES AND ACTIVITIES

The goal of our livelihoods programme is to enable people living in extreme poverty to have secure livelihoods.

Main Objectives

- » **Reduce hunger**
- » **Strengthen support systems to help people meet their basic needs and improve their work skills**
- » **Support people to become economically productive**
- » **Promote and strengthen climate-smart agriculture and climate change adaptation**

Some examples of our work and achievements in 2025 are set out in the following pages.

LIVELIHOODS

People living in extreme poverty often find it difficult to earn enough to make sure their families have sufficient food to eat, and access to adequate healthcare and education. Our livelihoods programmes aim to support people with the tools they need to be able to earn a sustainable living, helping them to learn new skills, improve the productivity and nutritional value of their crops and set up small businesses to generate more income.

Rwanda

Nearly two-thirds of Rwanda's population is employed in agriculture. Last year, Concern worked with 8,900 people across two programmes designed to improve livelihoods through initiatives focused on this key sector of the national economy. Our work in the past with the Graduation approach has supported participants to identify their interests and skills, finding meaningful ways to establish their own businesses and 'graduate' out of poverty. With Graduation incorporated into Rwanda's national strategy, we refined this programme with Green Graduation, an Irish government-funded programme that adapts the standards of Graduation to the realities of climate change. In 2025, 420 families completed our first

cohort of Green Graduation, and 500 families continued in the second cohort. Of the second cohort, 20 farming businesses that were launched began to show a positive return on investment and sustainability before the end of the year. We also saw similar success with our EU-funded programme, Sustainable Food Production for Poverty Reduction. Last year's farming season saw a 500% increase in bean harvests and a 220% increase in corn, compared to previous years. As part of the project, 900 families also received training on business skills and financial literacy, along with two rounds of business investment grants.

A 500% increase on previous years' bean harvests for farmers participating in our livelihoods initiatives

Liberia

Concern supported more than 500 Community Savings and Loan Associations (CSLAs) in 2025. These groups were set up through several livelihoods programmes to help people to save money, access small loans and build more secure incomes. More than 100 CSLAs were established through the Livelihoods, Innovations, Food Security and Entrepreneurship (LIFE) programme, which reached more than 27,000 people last year in 113 communities across Grand Bassa and Rivercess Counties. The project is implemented in partnership with the Liberia Agency for Community Development and Community Hope for Agriculture Project. It aims to increase agricultural production and food processing, strengthen the ability of farmers and communities to cope with challenges, improve markets for diverse and nutritious foods, generate evidence to inform policy, and build the capacity of local partner organisations. In addition, 30 CSLAs were established in Grand Bassa last year through the Transforming Households for Increased Vitality and Empowerment (THRIVE) programme. More than 970 participants were also trained in climate-smart agriculture techniques. Through another programme, ASPIRE, over 60 CSLAs were launched, expanding into 30 new communities in 2025. The programme enabled more than 2,500 participants to save money, invest in their farming businesses, and improve their family finances and overall wellbeing.

More than 500 Community Savings and Loan Associations were supported, building financial inclusion and community resilience

Niger

Only one-eighth of Niger's land is considered arable, with the country predominantly located in the Sahara Desert. However, 80% of the Nigerien workforce relies on agriculture and livestock, putting land at a premium. Through two livelihoods programmes – Nazari, funded by the French Development Agency (AFD), and Kouzari, funded by the Irish government, Concern has worked to rehabilitate degraded land and foster peaceful coexistence and better management of natural resources among farming and pastoral communities. Through the Kouzari programme, we recovered 150 hectares of land through a cash-for-work project with 1,000 participants in the Tahoua region. To prevent further land degradation from illegal logging, communities also made more than 1,300 improved eco-stoves. Through the Nazari project, we seeded 180 hectares of grazing land for pastoralists. The programme also demarcated and developed livestock passage corridors, designed to prevent conflicts between farmers and herders by clearly defining agricultural and pastoral areas. Participants in Nazari also learned how to diversify their skills and income sources, by receiving presses and shelling machines to make oil from peanuts. By incorporating these processing and marketing activities into their work, farmers were involved in more components of the value chain and sustainably developed their businesses and sources of revenue. In 2025, Kouzari reached 17,500 participants and Nazari nearly 20,900.

Almost 38,400 farmers and herders enrolled in two projects to prepare 320 hectares of land for grazing and help diversify their skills and incomes



Left: Mailesi Komaichi uses a solar water pump in Kasanya Village, Malawi, to irrigate her plot of land.

Photo: Jon Hozier-Byrne/Concern Worldwide



Above: In Beni, DRC, women have received hairdressing training to help them kick-start small businesses of their own, as part of the EAST programme, funded by the UK government.

Photo: Concern Worldwide

Malawi

More frequent and intense flooding has become an increasing threat to Malawians. Through the Zurich Climate Resilience Alliance, Concern worked with 35 communities across Nsanje, Chikwawa and Lilongwe Urban districts last year. 52,000 participants were supported to prepare for and respond to floods and other climate-related disasters, to minimise losses, protect their livelihoods and build community resilience. Part of this approach focused on disaster risk management and early-warning systems, establishing local committees to make decisions on behalf of their communities. Concern also worked to build links between these committees and district authorities to enable faster, more coordinated responses, and worked with local groups, school clubs and local journalists to translate complex policies into community-accessible information. A key component of the project has also

been disaster risk management financing, provided through community disaster funds. Communities have used these resources to build dykes, construct water drainage systems and plant trees along vulnerable areas to mitigate flood risks. Most importantly, the funds prioritise inclusivity and community ownership, guaranteeing that those most likely to face the greatest risks during a disaster, including women and people with disabilities, are part of the decision-making process. These funds stand out as resilient, community-led initiatives that strengthen local capacity to manage climate shocks and stresses.

52,000 participants supported to prepare for floods and other climate disasters, building dykes and drainage systems and planting trees in areas prone to flooding

Pakistan

Livelihoods in Pakistan are often vulnerable to emergencies, particularly natural disasters. Funded by the UK government, the Building Resilience and Addressing Vulnerability to Emergencies (BRAVE) programme addresses this by boosting rural economies, diversifying income sources and creating sustainable business opportunities for communities. In 2025, Concern continued to successfully build bridges between participants and the private sector through the BRAVE Women brand, supporting women artisans to establish climate-resilient businesses in handicrafts, honey production, pickling and dry-fruit processing. With their products, 1,800 women were linked to national and international markets last year. Another partnership saw more than 3,000 kilos of bitter melon from Charsadda Province exported to Dubai in the United Arab Emirates through BRAVE's certified farmer groups. These activities have not only helped families earn more money but have also improved opportunities for people who are marginalised and helped them cope better with climate challenges, linking humanitarian support with long-term

economic opportunities. BRAVE Women also illustrates how the private sector can benefit from joining the fight against extreme poverty, supporting the empowerment of communities while benefitting from strengthened local economies. This holistic approach, combining resilience-building, market-driven interventions and gender equality, helped BRAVE reach over 780,000 people last year.

1,800 women-led businesses linked to national and international markets through BRAVE Women

South Sudan

In South Sudan, Concern reached more than 20,000 people directly in livelihoods and food security programmes last year. Despite several natural and human-made emergencies throughout the year, participants have been able to protect their long-term gains. Concern implemented Building Sustainable Livelihoods in Aweil North County, a project that focused on sustainable farming practices for vulnerable rural households. A key component of this project involved training 62 women in climate-smart

agriculture practices, transforming traditional farming methods to improve the quantity and quality of harvests. The women were also supported by the formation of two local VSLAs, linking farming activities with financial management. We also trained 75 female farmers in dry-season vegetable production, forming three groups of 25 members each who then received seeds, tools and training to cultivate crops like tomatoes, pumpkin, onions and kale. Despite challenges posed by flooding in South Sudan last year, members of the VSLAs were able to save more than 2.23 million South Sudanese pounds (approx. £12,690), a testament to the resilience of their financial systems. The VSLAs also served as vital sources of credit for non-members in the community, and through the 62 enrolled families, the programme reached a total of 372 people.

2.23 million South Sudanese pounds saved across two VSLAs, benefitting their wider communities

Below: Hussein Abdulahi Hussein leads a group of 45 farmers who Concern has supported with improved seed varieties, water pumps and agricultural training, in the Somali Region of Ethiopia.

Photo: Adnan Ahmed/Concern Worldwide



Isha Turay (23) is building a more stable future for her family after starting up a small-scale business selling jewellery and cosmetics in her village in Tonkolili District, Sierra Leone.

After joining a Village Savings and Loan Association (VSLA) as part of Concern's Yoti Yoti programme, Isha was able to save some of her earnings from casual farm work, as well as from selling cucumbers cultivated in her home vegetable garden. The VSLA also opened up access to a loan, which she used to kick-start her business.

“Before I joined the VSLA, I did not have money to start my business. I have been selling cosmetics and earrings...since last year and it is going well so far. I don't depend solely on the business, as I still do work on the farm,” she said.

“I like it because there is a market here in this community, and I usually walk around, household to household, selling my cosmetics. Now, I have paid back the loan. I have invested the money, and I was able to buy myself some land.”

As part of the project, Isha also received farming and nutrition support and was selected as a community representative to pass on what she had learned to a group of 22 other women.

As she looks to the future, she dreams of completing her education, growing her business, and one day pursuing a career in nursing to continue helping others.

“I love staying in this community as I was born here, but now I want to change my environment. My dream is that I will be able to make more money. I will then go to college to study. I would like to become a nurse because I love that job. I would like to be someone that people admire, someone who is doing very well in life.”

Photo: Eugene Ikua/Concern Worldwide

“I love staying in this community as I was born here, but now I want to change my environment.”

Isha Turay



OUR IMPACT IN 2025

9

countries

639,000

people reached directly

2.3m

people reached indirectly

OBJECTIVES AND ACTIVITIES

The goal of our health programmes is to contribute to the achievement of health and nutrition security for people living in extreme poverty.

Main Objectives

- » Prevent undernutrition and extreme hunger
- » Strengthen maternal and child health
- » Strengthen health facilities
- » Improve access to clean water and sanitation

Some examples of our work and achievements in 2025 are set out in the following pages.

HEALTH AND NUTRITION

In many of the countries where we work, the health systems are extremely weak, and communities are often unable to get the help they need to prevent suffering from undernutrition and preventable diseases. To help overcome this, we often work with local and national governments to strengthen healthcare systems and improve access to good maternal and child healthcare and water and sanitation services.

Somalia

In 2025, Concern led on a project to provide humanitarian assistance to hard-to-reach areas in Somalia, as part of the Caafimaad Plus consortium, jointly funded by the UK government and the EU. CMAM Surge is based on the Community Management of Acute Malnutrition (CMAM) model, the standard-setting approach to treating malnutrition which Concern helped to develop in 2000. The CMAM Surge approach analyses health centre data and other information related to key causes of hunger to track predictable ‘surges’ in specific areas. Using data from participating health clinics in Balcad, Dollow, Galkacyo, Wanlaweyn and Kismayo districts, we were able to anticipate seasonal trends in malnutrition, enabling timely and effective responses to reach nearly 110,000 people last year, along with other initiatives focused on nutrition, WASH, and services to protect people from violence or exploitation. CMAM Surge has proven so successful that the Ministry of Health incorporated the approach into its national nutrition guidelines and selected Concern as principal partner to lead the learning and pilot phase of the newly revised national guidelines. Our work with Caafimaad Plus is one aspect of an integrated health and nutrition programme that reached more than 295,000 people last year, including more than 85,000 people treated for acute malnutrition.

85,000 people in remote areas of Somalia received treatment for malnutrition



A community health worker checks young Samir's* weight. He is recovering from malnutrition after being treated at a Concern-supported health clinic in Lahj Governorate, Yemen.
Photo: Ammar Khalaf/Concern Worldwide

Haiti

Over the past six years, Haiti has navigated a deep humanitarian crisis, with political instability, natural disasters and rising violence fuelling extreme hunger. Despite a sharp increase in deadly clashes in 2025, Concern has been able to continue its life-saving work with vulnerable people in the face of further challenges. Building on the success of our earlier food security project, Manje pi Byen (Eat Better), Manje Byen Lespri ak Ko Djanm (Eat Well: Healthy Mind and Body) is a comprehensive response to a complex crisis. Funded by the US government, the programme is designed to provide health, nutrition and WASH services – and can adapt as needs shift. In 2025, the programme reached more than 20,300 people, providing emergency psychosocial care for nearly 2,700

people (including more than 800 children), emergency food vouchers to more than 9,400 people, hygiene kits across seven sites for people who were displaced, and protection support for nearly 5,000 people to help prevent violence and strengthen access to essential care services. The programme also supported water and sanitation infrastructure for communities in Cité Soleil and Croix-des-Bouquets, distributing water to more than 60,800 people across both municipalities, rehabilitating five reservoirs and establishing local water management committees.

20,300 people supported with psychosocial care, emergency food vouchers and hygiene kits

Yemen

Maternal mortality rates in Yemen are among the highest in the world, with many women unable to access basic antenatal and postnatal healthcare services. After more than a decade of protracted conflict, the country's overall health system is fragile and suffering the consequences of economic decline and limited government resources. Last year, Concern established a reproductive health unit at the Al-Roaid Health Facility in Lahj Governorate, reaching 2,600 people with essential healthcare in less than 12 months. Al-Roaid is one of six health facilities across the Lahj and Taiz Governorates that Concern supported in 2025, in close partnership with the Ministry of Public Health and Population. Nearly 43,000

people received outpatient consultations. This included more than 1,900 women who received antenatal and postnatal care, 474 deliveries attended by skilled birth attendants, and 11,000 children under the age of five who received essential health screenings and treatment, including 1,600 who were treated for moderate or severe acute malnutrition. According to an end-of-year survey, 89% of people who attended a Concern-supported healthcare facility were satisfied with the care they received.

Nearly 43,000 outpatient health consultations provided across six clinics, with 89% of people who attended satisfied with their care

Bangladesh

Since 2017, more than one million Rohingya refugees have been living in dense camps in Cox's Bazar, with limited food and income options. In 2025, as the crisis entered its ninth year, health and nutrition needs remained high amid reduced food rations, constraints on movement and funding uncertainty. The need was especially acute for children under the age of five, and pregnant and breastfeeding women, and was also felt within the local host community. Concern responded to these challenges through two programmes. Our integrated nutrition programme helped to support nutrition facilities with community outreach, providing services that included treatment for both severe and moderate acute malnutrition, nutrition advice for expectant and new mothers, home visits, basic psychosocial support, and referrals to healthcare facilities and stabilisation centres. Additionally, as part of the ShuBash consortium, Concern delivered nutrition advice for families in Cox's Bazar. We also provided homestead gardening kits, and cooking demonstrations focusing

on food harvested from these gardens, as well as emergency food rations. Through both programmes, Concern reached more than 442,000 Rohingya people and members of the host community. While the interventions were designed to meet the current humanitarian crisis, they also support long-term resilience for participating families.

442,000

Rohingya people and host community members reached with nutrition support, home gardening kits, cooking demonstrations and access to treatment for malnutrition

Afghanistan

In Afghanistan, Concern expanded its health and nutrition programming through our Irish government-funded programme, Empowering Communities for a Stronger Tomorrow. As part of this, we supported the establishment of eight family health clinics in some of the country's most remote areas, providing essential reproductive, maternal, newborn and child health and nutrition care. Core services at

each clinic included antenatal and postnatal care, skilled delivery, integrated management of neonatal and childhood illnesses, outpatient consultations for women's health, family planning and management of acute malnutrition. Two of the facilities which opened last year are in completely new buildings, equipped with delivery and consultation rooms, toilets, handwashing facilities, waste management structures, and water supply networks, all built to ensure round-the-clock operation. To further strengthen community outreach, we also trained 16 community health workers and established eight family health action groups, as well as 16 community health committees. These initiatives helped enhance access to services and treated more than 60,000 cases in 2025, including 17,000 health screenings for children under the age of five, more than 4,800 antenatal care visits, 4,200 cases of malnutrition identified and treated, and 528 skilled deliveries.

17,000

essential health screenings for children under the age of five



Sierra Leone

The Saving Lives in Sierra Leone programme supports healthcare services across six districts. In 2025, the project ensured that essential supplies were distributed to more than 560 peripheral health units. We also addressed some of the most common causes of maternal mortality, including hypertensive disorders, anaemia and haemorrhages, through CRADLE, a clinic-specific early-warning system designed to strengthen the detection and management of these life-threatening conditions. More than 2,100 health workers in more than 580 facilities were trained on the CRADLE method. Of the 2,300 referrals these clinics made to local hospitals, nearly 980 were prompted by the CRADLE method. 89% of referrals resulted in a safe release from a clinic or a successful delivery. Saving Lives also

trained nearly 7,000 participants, including 1,700 pregnant women, on proper infant and family nutrition through more than 150 cooking demonstrations. These sessions improved understanding of health and nutrition and dietary diversity, while also linking participants to facility-based support. We also supported community-based health services in hard-to-reach communities, with more than 13,800 people reached through community meetings. Topics included Mpox virus prevention and maternal health. These open dialogues also helped to foster local ownership of practical solutions, such as improving facility infrastructure and hygiene, with minimal external support.

89% of maternal healthcare referrals resulted in a safe release from a clinic or a successful delivery

Above: Mother Arifa* has received a supply of fortified wheat and soya mix, rich in protein and nutrients, for her one-year-old malnourished son, at Concern's nutrition centre in Cox's Bazar, Bangladesh.

Photo: Saikat Mojumder/Concern Worldwide

Left: Jonatu Karoma, on the left, and Mariatu Kamara at a community water pump constructed by Concern in Majehun, Sierra Leone to provide clean, safe water.

Photo: Eugene Ikua/Concern Worldwide



Mother-of-three Prisca Niyorugira (35) is helping to provide valuable support to other mothers like herself in Kirundo, northern Burundi.

As a volunteer on a community project jointly run by Concern, Prisca visits 10 families three times a month, often with her seven-month-old son Bruno in her arms. She monitors children's nutrition, guides new mothers through the challenges of early parenthood, and shares practical tips on hygiene and healthy feeding.

“I live in this area. I am a farmer and I’m a leader for seeing how children are being fed in this area, how they are being fed in their families,” she said.

Her work helps build trust, improve health and drive lasting change in her community. Prisca follows a structured programme to encourage mothers to follow best practice around breastfeeding, nutrition, food preparation and hygiene in the household.

She has spent two years in the role after local women selected her to act as a representative. Determined to honour their trust, Prisca is proud of her work to support other mothers and bring about positive change to her community.

“As they put confidence in me, in what I can bring, I followed with my whole heart and was committed to that. After having been elected, I felt very happy because I didn’t really know that people would have confidence in what I can do for them and I continued by bringing those changes in teaching them in a good way. I see that changes can come in the community.”

Photo: Eugene Ikua/Concern Worldwide

“As they put confidence in me, in what I can bring, I followed with my whole heart and was committed to that.”

Prisca Niyorugira (right)



OUR IMPACT IN 2025

10

countries

144,000

people reached directly

437,000

people reached indirectly

OBJECTIVES AND ACTIVITIES

The goal of our education programme is to improve in a sustainable way the lives of children affected by extreme poverty, by increasing their access to quality primary education.

Main Objectives

- » **Increase school access**
- » **Improve student and teacher safety and wellbeing**
- » **Improve quality learning outcomes**
- » **Provide access to education for children in emergencies**

Some examples of our work and achievements in 2025 are set out in the following pages.

EDUCATION

We believe that all children have the right to an education and that it provides one of the best routes out of poverty. We integrate our education programmes into both our development and emergency work to give children who are living in extreme poverty more opportunities in life and to support their overall wellbeing.

Burkina Faso

At the beginning of 2025, the United Nations Office for the Coordination of Humanitarian Affairs estimated that approximately 10% of Burkina Faso's population was internally displaced because of a protracted security crisis in the region. Many of these internally displaced Burkinabè are school children, which can place a strain on resources in local host communities. In response, Concern launched its first education programme in Burkina Faso last year, which enabled 2,000 children in the Nakambé region to participate in

the 2025-2026 school year. We distributed school kits to each student, both those internally displaced, and members of the host community. For displaced students without birth certificates – a key document for their legal status and school enrolment, we assisted in preparing official copies. Before the start of the autumn term, we also trained 11 school teams on how to prevent, detect and manage gender-based violence. The programme continues to improve conditions for students in the town of Ouargaye, responding to the arrival of new pupils by building 10 temporary

education spaces and rehabilitating and constructing new toilets and water points. The immediate impact, however, was that 2,000 vulnerable children were able to start the school year with peace of mind and the tools to succeed.

2,000 internally displaced children enrolled in the 2025-2026 academic year

Chad

Education is part of Concern's overall emergency response in Chad, with three programmes supporting classroom access in Sila province. We expanded our reach with the HOPE III project last year, increasing the number of schools supported from 13 to 21 and enabling more than 4,300 children to receive an education. As part of this initiative, we provided each child with a school kit, including notebooks, pens, school bags, chalk and rulers, reducing financial pressures on families and supporting consistent attendance. HOPE III also enabled five schools to become newly operational in 2025 with improvements in infrastructure, including the construction of three new classroom blocks and the rehabilitation of nine existing classrooms. Concern also provided monthly cash assistance to 67 students to continue onto secondary school. We carried out water and hygiene infrastructure improvements in HOPE III schools, repairing seven boreholes and rehabilitating toilets. We supported continued attendance for girls, by providing 750 women and girls with menstrual hygiene education, distributing nearly 300 period kits, and training more than 360 girls on producing reusable period pads. Concern's education programmes in Chad reached a total of nearly 12,800 people in 2025, including 6,500 participants through our HOPE III project.

12,800 people reached through three education projects in Sila province



Left: Students at a primary school, supported by Concern, in Nsanje, Malawi.

Photo: Jon Hozier-Byrne/Concern Worldwide



Above: Pupils attend an accelerated learning centre in their village in Grand Bassa, Liberia, where children are building basic reading and writing skills after missing out on an education due to financial constraints.

Photo: Eugene Ikua/Concern Worldwide

Ethiopia

Recent conflict in Ethiopia's Tigray region has had a devastating impact on the local education system. As part of a consortium with People In Need and with funding from the Czech government, Concern implemented an Education in Emergency intervention in the Hintalo woreda (district) that helped provide access to safe, inclusive and quality learning environments for crisis-affected children. In two primary schools, we rehabilitated a combined 10 classrooms and two teachers' offices, providing 330 desks, 40 blackboards and 50 teachers' tables as part of the repairs. We also distributed learning kits to all 1,440 students and provided two rounds of psychosocial and pedagogical training to 60 teachers. To further improve student wellbeing, the programme addressed critical gaps in water, sanitation and hygiene provision by rehabilitating three wells, constructing and upgrading toilet blocks, and installing handwashing stations. Related hygiene promotion campaigns reached more than 4,000 people, supported by the training of 54 facilitators. We established WASH committees and menstrual hygiene clubs to ensure both the sustainability of the water infrastructure and the availability of

safe spaces for girls to help improve their school attendance. In total, the initiative reached more than 5,500 people – 120% of the number of planned participants – and saw positive immediate outcomes with improved attendance and a holistic model that addresses school infrastructure and student psychosocial needs.

5,500 people reached with Education in Emergency support, including new and refurbished toilet blocks, classroom furniture, learning kits and safe spaces for girl students

Kenya

The Kenyan government's rollout of the Competency Based Education framework is designed to improve overall education outcomes with a focus on STEM (science, technology, engineering, and mathematics) subjects. This poses a challenge for rural areas like Marsabit County, which face a shortage of trained teachers and laboratory resources. Working with the Ministry of Education and Marsabit County administration, Concern supported 27 schools in the county last year – a 58% increase compared to 2024 – with mobile science labs and

kits. These laboratories help teachers deliver lessons to schools that lack the infrastructure to engage students in practical, hands-on lessons. The kits contain essential materials for these lessons including glassware, chemicals, microscopes and voltmeters. They provide the tools needed for demonstrations and have significantly improved students' understanding of concepts, with teachers reporting that students are now more engaged and active during integrated science lessons. This led to one of the Concern-supported schools winning an award at the prestigious Young Scientists Kenya National Science and Technology Exhibition, one of the country's largest platforms for youth innovation. Through three separate STEM projects in Kenya last year, we were able to reach more than 8,700 students and teachers, with a special focus on STEM education for girls.

8,700 students and teachers reached with STEM education support and resources, including mobile laboratories, with one participating school winning a national science award

Somalia

Somalia continues to face one of the highest global rates of children who are out of school, due to a combination of extreme poverty, conflict and climate-related disasters like drought and floods. An estimated 4.5 million students are missing out on an education. Through three separate programmes, Concern is working to get many of these students back into the classroom. In 2025, our activities included supporting 10 schools in some of the country's most economically vulnerable areas, providing free education to more than 10,200 students. To encourage enrolment, comprehensive door-to-door and school-based activities reached 1,110 people, leading to the enrolment of a substantial number of out-of-school children. We placed particular emphasis on supporting girls' education, enhancing disability inclusion, and encouraging the participation of displaced families. Through coordinated interventions, the programme advanced equal access to education, enhanced the quality of teaching and learning and strengthened learner wellbeing. In addition to this work in the Banadir and Lower Shabelle regions, Concern also supported education in an emergency

context in Afgoye, reaching more than 4,100 people in conflict-affected communities. This project supported 53 teaching staff across selected schools and the establishment of temporary learning spaces to build capacity and reduce turnover in underserved areas, helping to create safe and more organised learning spaces.

10,200 students received free education in vulnerable communities across Banadir and Lower Shabelle

Niger

Increased displacement and regional violence in Niger have left tens of thousands of children missing out on their basic right to an education. In April 2025, more than 82,000 children in the Tillabéri region alone were not in the classroom, and more than 1,000 schools were closed. Learning Together, Concern's flagship education programme in Niger, supported more than 76,000 students, teachers and administrators in both Tillabéri and the neighbouring Tahoua region last year. Projects included rehabilitating classrooms, providing textbooks and working with teachers and

administrators to create safe and conflict-aware learning environments for students. As part of the project, we also developed listening clubs designed for students living in areas where it was not safe to attend in-person classes. More than 90 radio listening clubs strengthened the resilience of local education systems and welcomed more than 2,400 pupils, including nearly 1,200 girls. Through two different programmes, both funded by the EU, Concern is also working in the Diffa region to improve educational enrolment and attainment. Last year, these two initiatives reached a combined total of 10,300 people, including nearly 600 who were out of school and who we helped reintegrate into the formal education system.

2,400 students in conflict zones supported with radio listening clubs to continue their education

Below: As part of a Concern programme, Oretha Willow's sons Chris and Omega are attending intensive learning classes in their village in Liberia in preparation for them to attend primary school for the first time.

Photo: Eugene Ikua/Concern Worldwide



OUR IMPACT IN 2025

12

countries

289,000

people reached directly

862,000

people reached indirectly

OBJECTIVES AND ACTIVITIES

The goal of our integrated programmes is to improve the lives of people living in extreme poverty by addressing their needs in a holistic way, tackling the inter-related barriers that block development.

Main Objectives

- » **The objective of the programme is to deliver sustained improvements in the overall living conditions of the communities where we work**

Some examples of our work and achievements in 2025 are set out in the following pages.

INTEGRATED



There are multiple interrelated factors that keep people locked in poverty. Because of that, many of our programmes are integrated, bringing together, for example, agriculture and livelihoods with other sectors like water, health and education to tackle the needs of a community in a coordinated way.

Central African Republic

The Central African Republic consistently ranks among the 'hungeriest' countries in the world, with high rates of malnutrition and multiple challenges to food security. Funded by the French government, Aide Alimentaire Programmée (Food Assistance Programme) is an integrated programme that reached more than 8,800 people in Kouango

sub-prefecture last year. The project supports the empowerment of communities to adopt improved nutrition and childcare practices through a series of activities including nutrition, livelihoods, hygiene and gender equality. In 2025, we supported 40 mamans lumières (light mothers) and 40 papas modèles (model fathers) – community volunteers who are trained in best practices for raising healthy children and share that knowledge with other parents and caregivers. They form a core part of local leadership, along with 20 community influencers and 80 care group volunteers who play a pivotal role in helping their friends and neighbours make positive changes in their families' lives, conducting regular home visits and providing both practical and moral support. Participants have also been supported to improve their children's health and

Above: Concern's Isabel Kang'ombe conducts a community meeting on healthy eating and practical ways to improve nutrition in Maganga Village, Malawi.

Photo: Jon Hozier-Byrne/Concern Worldwide

nutrition with fortified flour, agricultural tools and supplies for homestead farms, and WASH initiatives that support improved hygiene practices. This link between improving food production and promoting good hygiene has helped provide support to vulnerable families, with clear results.

8,800 people in Kouango reached with nutrition and hygiene training, fortified flour and farming tools and supplies to improve family health

Burundi

Last year's Global Hunger Index reported that more than 55% of Burundi's children were chronically undernourished, while the 2025 Human Development Index ranked the nation 187 out of 193. To address these challenges, Concern has been implementing Preventing Malnutrition and Reinforcing Community Resilience in Burundi, in partnership with the World Food Programme and UNICEF. The programme combines nutrition, health, resilience and agriculture interventions for families in Kirundo and Karuzi provinces, especially new or expectant mothers, and children under the age of five. Nutrition and health components focus on the prevention, early detection and treatment of acute and chronic malnutrition through education, community-based screenings and effective treatment. At the same time, the project has been building long-term resilience for families and communities through establishing and supporting 820 Village Savings and Loan Associations. During last year's agricultural season, several of these VSLAs focused on collective farming for members, cultivating common fields with climate-resilient seeds and organic fertilisers provided by Concern. The project also facilitated market links between these farmers and local millers to produce fortified corn flour, and links between millers and VSLA-managed merchants to sell the flour at market. Overall, the programme reached more than 158,000 people last year.

158,000 people reached with integrated livelihoods and nutrition resilience

Bangladesh

Nearly 30% of Bangladesh's population lives in the country's coastal areas, which are highly vulnerable to flooding and rising sea-levels. Enhancing Resilience of Coastal Communities is the second phase of a South Korean government-funded programme aimed at reducing poverty and strengthening climate resilience in Dacope and Koyra upazilas (sub-districts). The project integrates climate-smart agriculture, links with markets, financial inclusion, safe water access, community preparedness and access to government services. As most families in these areas depend on farming, livestock or fishing for their livelihoods, this comprehensive approach helps them to improve their incomes, stay safe during natural disasters, and address everyday challenges like accessing clean water. In 2025, the programme reached more than 4,100 people, including 1,500 farmers who were trained on climate-smart agriculture practices and 4,000 families who were able to start income-generating activities. Another key success from last year was increased access to clean and safe water. 100 families received rainwater-harvesting systems, while farmers in saltwater-prone areas received low-cost irrigation technologies. We also trained 12 local water mechanics in repairing and maintaining local water systems, who were then able to install more than 500 water points and repair an additional 450. The combined support from different sectors has reduced dependency on a single source of income and strengthened resilience at both household and community levels.

4,100 people supported with training on climate-smart farming techniques, and access to safe water and irrigation systems

South Sudan

The latest Integrated Food Security Phase Classification analysis, which is used to classify the severity and magnitude of food insecurity and malnutrition, highlights that Aweil North is one of three counties in South Sudan facing critical acute malnutrition. Concern's survey of the county reported an acute malnutrition rate of 18.6% and a severe acute malnutrition rate of 4.7%. To address this, we have taken an integrated approach to improving health and nutrition through both individual support and steps to strengthen local health systems. The programme links together our successful approaches to health, nutrition, WASH, and livelihoods. Through this initiative, we've supported five healthcare

facilities in Aweil North. At each of these facilities, we also established vegetable demonstration plots and used these sites to train 300 members of local mother and father care groups on climate-smart agriculture techniques which they can use at home. We also established 10 VSLA groups, each linked to a health facility. These groups were supported to develop savings schemes that would improve household economic resilience, and members also received more than 205 kilos of vegetable seeds and tools for home gardening. At two health facilities, we worked with participants to grow, mill and fortify their own flour using locally available crops – an effective and sustainable way to enhance family nutrition. Together, these initiatives reached more than 63,000 people.

63,000 people reached with integrated health and livelihoods support in Aweil North

Below: Fatimata Bangura and Idrissa Gbla grow nutritious vegetables such as jute leaves in their community garden in Majehun, Sierra Leone, with support from Concern's Yoti Yoti project.

Photo: Eugene Ikua/Concern Worldwide



Malawi

Food Systems for Food Security is one of our flagship programmes in Malawi and takes a holistic, systems-based approach to building food security. Our focus on food availability, access, utilisation and stability has helped 18,000 participants not only increase harvest yields but ensure that those gains are used to improve their diets and their livelihoods. Building on previous programme successes, we trained 350 lead farmers in climate-smart agriculture, agroforestry and crop diversification in 2025. These farmers then shared these methods with more than 2,500 'follower' farmers through 185 demonstration plots. We also installed 18 solar pumps to sustain production beyond the rainy season – a low-cost solution to the severe 2024-2025 El Niño drought, which enabled more than 500 farmers to achieve two annual harvests without incurring prohibitive operational expenses. This reliable production



Above: Mother-of-nine Hafsa Mohamud can now access clean water in Borama, Somalia, after she received water purification sachets and a hygiene kit from Concern.

Photo: Adnan Mohamed/Concern Worldwide

supported farmers to negotiate farming contracts with commercial buyers, securing sustainable incomes and building long-term resilience. The programme also supported continued market links between smallholder farmers and the private sector. One cohort within this programme, the Navikal group, marked a milestone with its first bulk honey sale, supplying 89 kilos to Tilime Honey and generating 400,500 Malawian kwacha (about £175).

350 lead farmers trained in climate-smart agriculture techniques, and who then passed on their skills to a further 2,500 farmers

Ethiopia

In the conflict-affected Amhara Region, REGRADE-II is an example of how integrated programming can support the empowerment of communities to drive their own development through crises. Operating across three woredas (districts), the programme works with extremely vulnerable families, particularly those headed by women, in rural communities and combines approaches to humanitarian response, food security, climate resilience, gender equality, financial inclusion and governance. We use the Graduation approach to poverty reduction, providing participating families with monthly cash support, assets, such as tools and seeds, and access to financial services, along with coaching, mentoring and technical training to build businesses based on their interests and skills. We also introduced mother-to-mother and father-to-father groups and Village and Savings and Loan Associations, building gender equality and social cohesion into both the home and community aspects of

the programme. The success of the programme was proven with its adaptability to crises. In response to last year's market disruption in one woreda due to conflict, the programme activated a modified budget that supported 400 vulnerable families with cash assistance to protect their gains and manage the effects of the economic crisis. Similarly, when a hailstorm struck another woreda in July, the same crisis modifier mechanisms supported more than 600 families with either cash to protect their assets or seeds to replant lost crops – preserving long-term gains.

5,400 people reached in Amhara with monthly cash assistance, skills training and assets to build a livelihood

“I’ll continue to see a change in my child and am happy that Concern supported us to provide an education.”

Steward’s mother, Helana

12-year-old Steward’s first experience of school is at an accelerated learning centre in his home village in Grand Bassa County, Liberia. The centre is part of THRIVE – an integrated programme run by Concern that helps children aged 8 to 13 who have missed out on an education to build basic reading and writing skills before transitioning to the local primary school.

Steward’s mother, Helana, was unable to send her son to school because financial constraints meant the family could not afford school fees.

“I’ve been able to send my other children to school, but the burden was too much for me to afford to send him (Steward). As soon as the programme started, I enrolled him,” she said.

As part of the project, children receive essential classroom materials, such as books and pencils, to facilitate their learning, as well as a first aid kit. Parents are also supported with skills training and tools to improve their livelihoods and access to community savings and loan groups.

Steward has been attending intensive learning classes for the past three months and should progress to the local school at the start of the next academic year. His mother says he is excited to learn, happier and full of new dreams for the future.

“He enjoys going to classes. Before, he wasn’t able to read or write, he couldn’t spell or recognise letters and numbers. The programme has helped him to write and spell. He now gets up early every day to go to school to learn.”

“I’ll continue to see a change in my child and am happy that Concern supported us to provide an education.”

Photo: Eugene Ikua/Concern Worldwide

HOW WE WORK

Concern Worldwide (UK) does not implement programmes overseas but supports Concern Worldwide and its partners to do so. We monitor both the impact of our work and the standards to which we require Concern Worldwide to adhere.

Working with partners

Concern cannot achieve its mission of eliminating poverty on its own. To ensure that people living in extreme poverty can achieve major improvements in their lives, much of Concern's work is designed and delivered in partnership with others, especially local and national organisations in the countries where we work.

Globally, Concern made progress in advancing our organisational commitment to locally led programming and equitable partnerships in 2025. We continued to deliver on our commitment to increasing the quantity and quality of

funding to local and national non-governmental organisations. Concern on-granted €25.6 million to our local and national NGO partners, representing 13.3% of Concern's total programme expenditure. Of this amount, approximately €1 million was provided to these partner organisations to ensure that they can operate sustainably. This has allowed Concern to deliver more impactful programmes with and through our partners.

Local partners also increasingly assumed co-leadership roles last year, contributing to strategic planning, contextual analysis and crisis response while also leading implementation in hard-to-reach areas and supporting governance and accountability mechanisms. For example, in Chad, local partners ACHUDE and ADRAH led community-level health and nutrition, and gender equality awareness sessions. In Malawi, local partner CICOD led and delivered district-level natural resource management and nutrition programmes.

Last year, we continued our steady progress in supporting and strengthening local and national NGO

partners through several strategic initiatives. We also partnered with local government authorities and private sector agencies to strengthen local systems for access to goods and services. In Rwanda, local partner GLID is co-chairing the national government Livelihoods and Graduation Sub-Committee. Two of our local partners in Afghanistan, ODSAD and LRSEDO, began working with the Afghanistan National Disaster Management Authority and participated in their joint assessment teams.

Strengthening the capacity of local partners remained a core pillar of Concern's approach to partnership. Our structured support plans in this area included a focus on technical capacity and programme quality, such as health and nutrition service delivery in South Sudan and Sudan; data collection and joint assessments in Somalia and South Sudan; conflict sensitivity and social cohesion in Lebanon; and approaches to tackle gender inequality in Chad, CAR and Sierra Leone. Concern also supported local partners with their broader organisational development, including institutional policy development in

Bangladesh; business proposal development and budgeting in Sudan; and Core Humanitarian Standard support in Somalia. Concern has also provided capacity-strengthening assistance to local government agencies. In South Sudan, we collaborated with County Health Departments through training, joint supervision, rehabilitation of nutrition facilities, and improved data systems. In CAR, we supported local government technical agencies with agricultural and food security training.

At a global level, we remained actively involved in initiatives aimed at improving partnership processes. A key milestone in 2025 was Concern becoming a signatory to the Charter for Change, a global initiative promoting practical reforms in the humanitarian system to strengthen locally led responses. Through this commitment, Concern will work toward eight key objectives, including providing higher-quality funding to local organisations, building equitable partnerships, strengthening local capacity, and promoting the voices and leadership of local organisations within the humanitarian sector.

How we measure success and learn from our programmes

Globally, Concern is strongly committed to programme quality. This is supported by robust Monitoring, Evaluation and Learning systems that focus on adaptive management of programmes, measuring impact and using evidence-based learning for continuous improvement.

In 2025, Concern completed mid-term reviews of 26 projects in 20 countries participating in our Irish government-funded programmes (and five more under other programmes). At its midpoint, the Irish Aid Civil Society Partnership is already showing clear results in livelihoods, food security, financial inclusion and the use of health services. Savings groups and community-led economic structures have emerged as particularly effective. The reviews also identified areas where programmes could be adjusted to strengthen impact. These have been reviewed and specific actions proposed to maximise progress and ensure outcomes are achieved in the second

half of the programmes. Acting on these insights now, rather than waiting until the end of a programme cycle, gives teams an opportunity to deliver more resilient and community-centred outcomes.

Concern also carried out 14 final evaluations of programmes in 10 countries in 2025. Each evaluation assessed Concern's performance in terms of relevance, coherence, effectiveness, efficiency, impact and sustainability. The evaluations also provided evidence-based recommendations to improve programmes in the future, ensuring that learning from previous work informs the design of subsequent programmes.

In 2025, Concern also developed updated guidance on its approach to evaluations to improve how both internal and external evaluations are carried out and used, in response to a changing context where funding for evaluation work is increasingly limited. The guidance will be supported by new tools for conducting less resource heavy End of Project Reviews when a formal evaluation is not possible,



Faida* has been cultivating a plot of land near Grimari-Bambari, CAR, where Concern provides training in sustainable agricultural practices to farmers like her.
Photo: Mussa Uwitonze/Arete/Concern Worldwide



Luka Malek Mur, Concern's Health and Nutrition Manager, checks registers with a health centre officer in Aweil North, South Sudan.
Photo: Hannah Bolder/Concern Worldwide



Concern's Health and Nutrition Officer Saleh Hassan and midwife Waseefa discuss community health needs at a Concern-supported clinic in Lahj Governorate, Yemen.
Photo: Concern Worldwide

ensuring that we continue to reflect on and learn from all our programmes, regardless of funding constraints.

Concern's excellence and innovation in digital data gathering and data visualisation continued to be an important part of our monitoring evaluation and learning systems. In 2025, more than 200 surveys were conducted across 22 countries using Concern's bespoke data gathering platform, giving programme teams immediate access to data. This was complemented by a stronger focus on qualitative data collection to capture programme results. Ensuring community perspectives are reflected in qualitative data collection will be a key focus of our work in 2026.

Across a range of countries and thematic areas, Concern's research portfolio is generating important learning on approaches to food systems, gender equality, nutrition and climate-resilient agriculture. Through partnerships with 14 international research institutions, including University College Dublin, Trinity College Dublin, the University of Oxford and Yale University, this work is contributing not only to improvements in Concern's programmes but also to wider learning across the sector.

Core Humanitarian Standard

The Core Humanitarian Standard (CHS) is founded on the internationally agreed humanitarian principles of humanity, impartiality, independence and neutrality. It outlines what good humanitarian action looks like for communities and people affected by crises, and for the staff and organisations involved in delivering a response.

In 2017, Concern became the first Irish agency to gain certification regarding compliance with the CHS, having had its processes, procedures and approaches independently audited by the Humanitarian Quality Assurance Initiative – the supervisory awarding body for the CHS.

Since then, we have undergone annual audits to follow up on our progress, as well as two recertification audits – one in 2021, and the latest in 2024, which awarded us our recertification, valid until 2027. Based on the latest audit report, we continue to improve our ways of working and strive towards greater programme quality and accountability to the communities we work alongside, with the 2025 check-in

audit finding we are on track with the implementation of the audit recommendations. CHS audits show that Concern is strongly committed to the humanitarian principles and to implementing timely and effective programmes, and that we perform well in terms of gender and diversity, and localisation.

In 2024, the CHS was updated to place affected people and communities at the centre of the framework. The language was simplified to make it more accessible, and the nine commitments were amended to clearly describe what people and communities can expect from the organisations that support them.

Concern will be audited against this new CHS framework in 2027, and we are preparing for this transition by training our staff and partners on the CHS, to ensure that the framework continues to guide us to implement effective and relevant interventions. As a strong benchmark for programme quality and accountability, the CHS is also part of our new Global Strategy 2026-2030 as a key component to measure the quality of our programming, further embedding the CHS into Concern's culture.



(From left) Ramatu Bangura, Fatmata Kamara and Fatmata Kamu have been supported by Concern to prepare nutritious meals for their babies in Rogbessoh village, Sierra Leone.
Photo: Eugene Ikua/Concern Worldwide

Safeguarding

In 2025, Concern strengthened its safeguarding approach through organisational changes, improved systems and continued investment in staff and partner training. In June, the former Protection and Safeguarding Unit was reorganised into the Safe and Inclusive Programming Unit, bringing together safeguarding, accountability to affected people (including feedback, complaints and response mechanisms), protection, equality and inclusion and conflict sensitivity. This created a more coordinated and proactive approach to preventing harm and promoting safe, dignified and inclusive programmes across all country offices.

A key milestone was the launch in September 2025 of SpeakUp!, a secure, centralised reporting system for safeguarding, fraud, whistleblowing and misconduct. Supported by trained SpeakUp! champions, it provides a consistent way to report concerns and strengthens confidence and accountability in managing cases.

In 2025, staff training and capacity building were central to Concern's Internal Audit and Investigations

strategy, reaching more than 890 staff worldwide. A week's Investigator Training was delivered in four countries, alongside six half-day investigation overview sessions across the organisation in English, French and Arabic. In addition, 22 half-day misconduct awareness sessions covering fraud and safeguarding were delivered across our country programmes. These initiatives strengthened the organisation's ability to prevent, detect and respond to misconduct. A notable development in 2025 was the inclusion of local partner staff in many of these training sessions, supporting Concern's goals of localisation and building partner capacity.

The mandatory annual safeguarding refresher was redesigned in 2025 to be more practical and interactive, helping staff better recognise and report concerns. Partners were also supported with new self-assessment tools for safeguarding and feedback and complaints reporting, helping them identify risks and strengthen their systems.

Concern also produced its first annual safeguarding report, analysing trends from 2022–2024 to support organisational learning. The third

annual Safeguarding Week in October showcased good practice globally, introduced new tools, and demonstrated measurable improvements in staff understanding and confidence compared with 2024.

Global investigations in 2025

During 2025, our investigations team received 11 new safeguarding case referrals globally. Nine of these cases related to Concern and two cases to Concern's partner organisations. In addition, six cases were carried forward from last year, giving a total caseload of 17.

14 of these cases fell within Concern's definitions of sexual exploitation, harassment or abuse, which are as follows:

- **Sexual exploitation** – any actual or attempted abuse of a position of vulnerability, differential power, or trust, to pressure or demand others to provide sexual favours
- **Sexual harassment** – any form of unwanted verbal, non-verbal or physical conduct of a sexual nature
- **Sexual abuse** – the actual or threatened physical intrusion of a sexual nature, whether by force, coercion or under unequal conditions

The remaining three cases were serious incidents which fell outside these Concern definitions, e.g. verbal harassment of a minor, physical assault of a minor and child abuse/trafficking.

Of these 17 cases, eight remained open at the end of the year. The investigations into the other nine cases were completed with the outcomes detailed in the table below.

Substantiated complaints resulted in disciplinary action ranging from written warning to dismissal. Where appropriate, cases were also referred to the local authorities.

As part of our engagement with the wider efforts being taken to address safeguarding by the international aid

community, we remain a signatory to:

- » The Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief
- » the Statement of Commitment on Eliminating Sexual Exploitation and Abuse by UN and Non-UN Personnel
- » the InterAction CEO Pledge on Preventing Sexual Abuse, Exploitation, and Harassment by and of NGO Staff
- » the Dóchas Leadership Safeguarding Charter
- » the Core Humanitarian Standard on Quality and Accountability (CHS)

Environmental sustainability

Globally, Concern continued to reduce its carbon emissions and improve the environmental sustainability of its programmes and operations in 2025. Concern made a commitment in 2019 to reduce its carbon footprint by 30% by 2030 compared to 2019 levels, reflecting its commitments as a signatory of the Climate and Environment Charter for Humanitarian Organisations. At Concern Worldwide (UK), we are committed to reducing our carbon emissions by 56% by the same date and achieving Net Zero emissions by 2050.

Type of case	No. of complaints substantiated	No. of complaints unsubstantiated or unfounded	Other*	Total
Sexual exploitation	1	1	0	2
Sexual harassment	2	1	0	3
Sexual abuse	0	2	0	2
Other**	1	1	0	2
Sub-total	4	5	0	9
Cases ongoing at 31/12/2025				8
Total	4	5	0	17

* Following risk assessment, not taken forward to investigation within Concern

** Serious incidents falling outside the Concern definitions

Globally, Concern seeks sustainable solutions by working with communities on positive environment management and climate-change adaptation. Since the development of Concern's Environmental Policy and accompanying strategy in 2019, steps have been taken to monitor our environmental impact, implement sustainable solutions and promote positive environmental behaviour among staff.

How do we reduce the environmental impacts of our operations?

1. By conducting annual carbon audit exercises, understanding where our emissions hotspots are and supporting country programme teams in the identification of solutions to reduce their carbon footprint
2. By upgrading our facilities, investing in energy efficiency and reducing our reliance on generators
3. By identifying and managing our environment risks in a systematic way, adopting improvement actions on energy consumption, waste management, transportation and logistics

4. By designing guidance to ensure the sound application of environmental standards in procurement processes, construction and solar systems design

5. By conducting regular awareness-raising sessions accessible to all staff members on environmental topics, and promoting the establishment of local Environment Working Groups in our country programme offices

Key achievements in 2025

- » We migrated Concern Worldwide (UK)'s websites to higher performing cloud-based servers in Sweden, which are powered by 100% renewable energy. Our websites are now carbon neutral.
- » Building on past efforts to promote sustainable operations, Concern released a Waste Management Handbook in 2025 in collaboration with Alliance2015 partners to support responsible waste management practices in our offices, working in collaboration with local partners and suppliers to encourage the application of circular economy solutions.

» We established an internal fund to support investments in fleet upgrades and the solarisation of Concern offices.

» Afghanistan, Liberia, Niger and Chad have now installed solar systems to power Concern premises.

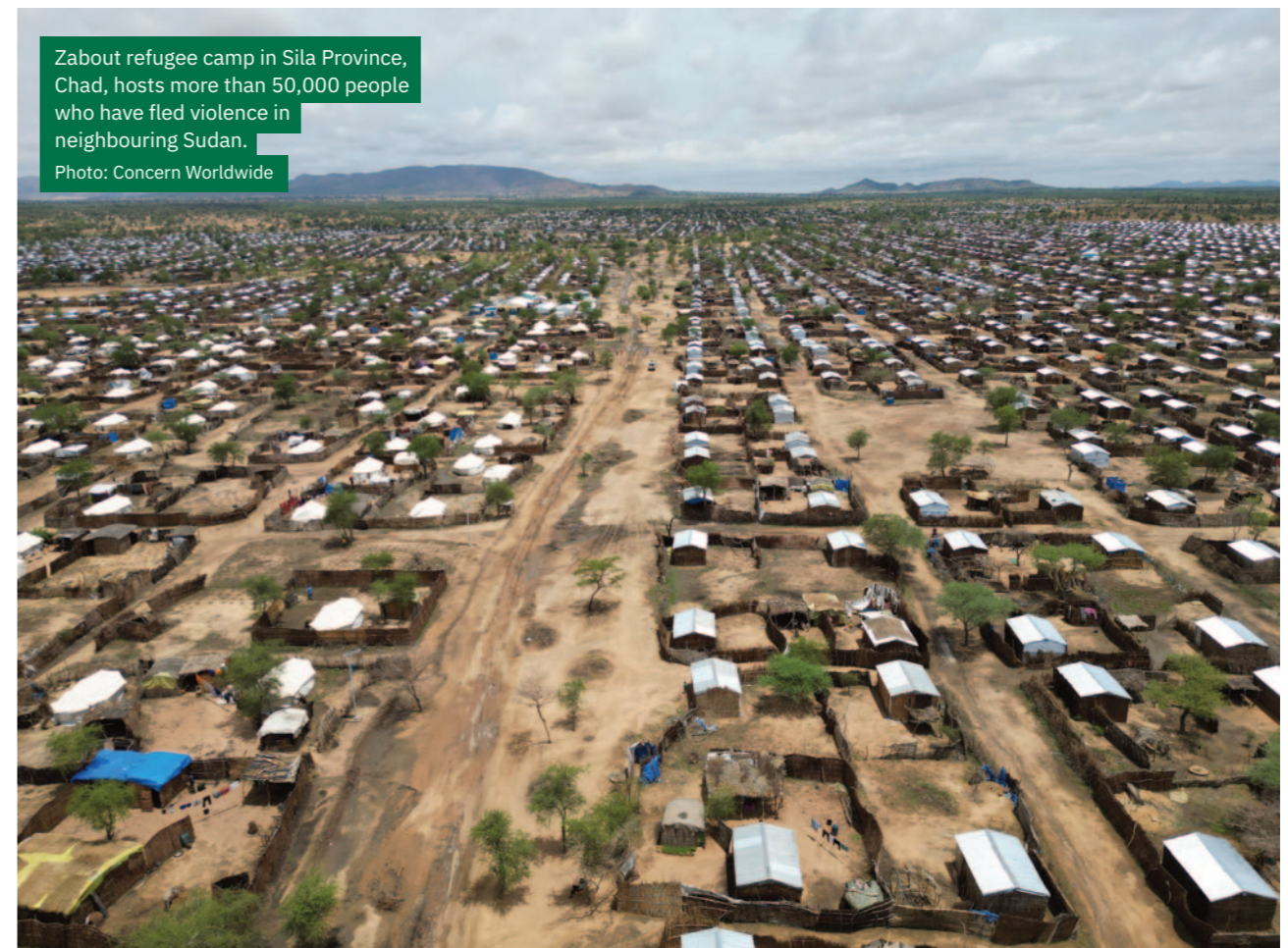
» The reduction in the use of single-use plastics is promoted across the organisation. In Bangladesh and Ethiopia, staff phased out plastics and use refillable bottles and sustainable packaging instead. Our Yemen team successfully replaced single-use plastic bottles in our premises by installing a reverse osmosis water filtering system.

» Used IT equipment from Concern's office in Dublin was handed over to a social enterprise specialising in electrical, electronic and metal recycling for reuse, promoting circularity across value chains.

» In November 2025, Concern reached the final of the Irish Green Awards, in recognition of our renewed efforts towards environmental stewardship.



Families in Gaza fill containers with clean water provided by Concern and local partners, CESVI, at a distribution point. Photo: Abood Al Sayd/DEC



About refugee camp in Sila Province, Chad, hosts more than 50,000 people who have fled violence in neighbouring Sudan. Photo: Concern Worldwide



Foruzan attends a business support group for women in Farkhar, Afghanistan, as part of a Concern programme to help them sustainably grow their small farming businesses.
Photo: Nava Jamshidi/Concern Worldwide

INCOME AND EXPENDITURE

Income

£36.1m (79.2%)

Grants from governments and co-funders



£0.1m (0.2%)
Other income

£9.4m (20.6%)
Income from fundraising activities*

Expenditure

£39.3m (87%)

Overseas programmes



£0.1m (0.2%)
Governance

£1.0m (2.2%)
Policy, advocacy and campaigning

£4.8m (10.6%)
Fundraising

*Fundraising income is the total of Income from Donations and Legacies (note 2a) and Retail Income (note 2c).

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees of the charity – Concern Worldwide (UK)

The following were members of the Board of Trustees (and also Directors of Concern Worldwide (UK) for company law purposes) at the date on which the financial statements were approved:

Victoria Akinboro (Honorary Treasurer)

Dylan Cannon

John Dunford

Cathy Ferrier* (Chair)

Stephen Lane

Roisin McEvoy (Vice Chair)

David Ritchie*

Hassan Roba

Paddy Sloan

Willeke van Rijn

* Also a member of the Board of Concern Worldwide.

Sub-committees of the Board

Audit and Finance Committee

Victoria Akinboro (Committee Chair and Honorary Treasurer)

Cathy Ferrier

Stephen Lane

Roisin McEvoy

Fundraising and Resources Committee

Dylan Cannon

John Dunford

Paddy Sloan

Willeke van Rijn (Committee Chair)

Governance and Nominations Committee

John Dunford

Cathy Ferrier (Committee Chair)

Roisin McEvoy

Willeke van Rijn

Company Secretary

Stephen O'Connor

Registered office

The Foundry,
17 Oval Way,
London,
SE11 5RR

Trustees of the charity – Concern Worldwide (Northern Ireland)

The following were members of the Board of Trustees (and also Directors of Concern Worldwide (Northern Ireland) for company law purposes) at the date on which the financial statements were approved:

Paul Artherton

Marcella Monaghan (Chair)

Ruairi Murray

Company Secretary

Alison Bartholomew

Registered office

47 Frederick Street,
Belfast,
BT1 2LW

Executive team of Concern Worldwide (UK)

Kirsty Hobbs – Director of Fundraising (from February 2025)

Anushree Rao – Director of Advocacy and Institutional Relationships

Sayyeda Salam – Executive Director

Jackie Trainor – Northern Ireland Director

Deborah Underdown – Director of Communications

Basia Wosiek – Director of Finance and Operations

Auditor

KPMG,
Chartered Accountants,
1 Stokes Place,
St. Stephen's Green,
Dublin 2,
Ireland

Bankers

Barclays Bank plc,
1 Churchill Place,
London,
E14 5HP

Bank of Ireland,
Belfast City Branch,
Belfast,
BT1 2BA

The Royal Bank of Scotland,
Glasgow City Branch,
10 Gordon Street,
Glasgow,
G1 3PL

Solicitor

Withers LLP,
20 Old Bailey,
London,
EC4M 7AN

TRUSTEES' REPORT



Hassan Kargbo is Concern's Livelihoods Programme Manager for the Yoti Yoti project, to help improve food and nutrition security for communities in Sierra Leone.

Photo: Eugene Ikua/Concern Worldwide

TRUSTEES' REPORT

(Incorporating a Strategic Report and Directors' Report)

The trustees, who are also Directors of Concern Worldwide (UK) for company law purposes, have pleasure in submitting their annual report and audited financial statements of the company for the year ended 31 December 2025.

1. Structure, governance and management

1.1 Legal status

Concern Worldwide (UK) is a company limited by guarantee, registered in England, not having a share capital, incorporated under the Companies Act 2006 (registered number 04323646). The company is registered as a charity with the Charity Commission for England and Wales (Charity Number 1092236) and with the Office of the Scottish Charity Regulator (Charity Number SC038107).

1.2 Organisation and related organisations

Concern Worldwide (Northern Ireland) ('Concern (NI)') is a company limited by guarantee registered in Northern Ireland (company number NI019332). The company is registered as a charity with the Charity Commission for Northern Ireland (Charity Number 108592). Concern Worldwide (UK) is the sole member of Concern (NI). Concern Worldwide (UK) provides oversight, administrative and other services to Concern (NI) to support its retail activities.

1.3 Board of trustees

As indicated above, Concern Worldwide (UK) is a limited company, and all its trustees are also full Directors of Concern Worldwide (UK) for company law purposes.

Our trustees, all of whom are non-executive, are drawn from diverse backgrounds in the private, public and not-for-profit sectors and bring a broad range of experience and skills to Board deliberations. The trustees are appointed in accordance with the provisions of the Articles of Association

for Concern Worldwide (UK). All new trustees receive a full induction so that they can familiarise themselves with their statutory responsibilities, their role as Board members, the governance framework within Concern Worldwide (UK), our work and the risk environment. Ongoing training is arranged as and when a need is identified.

There are clear distinctions between the role of the Board and the executive management team to which day-to-day management is delegated. The principle that 'management proposes', 'Board decides', 'management implements', 'Board monitors', forms the basis of the Board and executive management team interaction. Matters such as policy, strategic planning and budgets are prepared by the executive management team for consideration and approval by the trustees. The members of the Board cannot, under the governance regulations of the charity, receive remuneration for services to Concern Worldwide (UK) and may only be reimbursed for incidental expenses claimed.

The Board meets at least 4 times a year. There is an Audit and Finance Committee, which is made up of the Honorary Treasurer and other members who are generally knowledgeable in financial and auditing matters. The Audit and Finance Committee operates under specific terms of reference, which include responsibility for the monitoring of the organisation's finances, financial systems and policies, and the review of internal controls including the audit, risk and compliance management systems. The Fundraising and Resources Committee is chaired by a trustee with specialised fundraising experience. This committee operates under specific terms of reference, which include responsibility for fundraising strategy and oversight, fundraising standards and reputation, fundraising policy and openness and accountability. The Governance and Nominations Committee operates under specific terms of reference, which include responsibility for ensuring the good governance and effectiveness of the Board and its trustees. The Chair also sits on the global Board of Concern Worldwide.

Two new trustees were appointed to the Board in 2025. Succession planning and a skills audit guided the search and recruitment for new trustees. The appointments strengthen our skill set on the Board and bring a diversity of experience.

There were five Board meetings during 2025 and an away day. Board members also generously gave their time to our strategic planning process.

Board attendance was as follows:

Name of trustee	Number of meetings e.g. 3 of 5
Victoria Akinboro	4 of 5
Dylan Cannon	5 of 5
John Dunford	5 of 5
Cathy Ferrier	3 of 3 (appointed in June 2025)
Linda Horgan	5 of 5 (stepped down in Dec 2025)
Stephen Lane	3 of 3 (appointed in June 2025)
Roisin McEvoy	3 of 5
David Ritchie	4 of 5
Hassan Robba	4 of 5
Paddy Sloan	3 of 5
Willeke van Rijn	4 of 5

1.4 Charity Governance Code

The Board adopted the Charity Governance Code for larger charities in 2020 and is committed to embracing best practice in all areas of governance, including guidance from the Charity Commission and sector. The Board reviews its performance regularly against the code and conducted an external review of Board effectiveness in 2024 against the revised Charity Governance Code. The next external review is due in 2027.

Applying the lens of the Charity Governance Code for larger charities, the external review found that Concern continued to make significant progress towards the standards set in that Code. The reviewers also concluded that the Concern Governance Code was internally coherent, consistent, comprehensive and supported the implementation of guidance of the Charity Commission for England and Wales and parallel codes throughout the UK. The review made some recommendations, including a streamlining of Board papers to ensure more strategic discussion and the creation of a single delegation of authority to the Executive Director and sub-committees. These recommendations were adopted and completed in 2025.

The Governance and Nominations Committee (GNC) oversees the governance and effectiveness of the Board and its trustees, ensuring that the Board is consistent with Concern's values, complies with legal and regulatory obligations and reflects best practice. This committee is responsible

for putting in place processes to ensure Board effectiveness.

Under Equality, Diversity and Inclusion (EDI), the external review of 2023 recognised the need to strengthen Board membership in terms of diversity, particularly regarding lived experience in those countries and regions where Concern programmes are most active. Guided by an EDI Governance Action Plan, the Board has been working on succession planning, and in 2023, new trustees were appointed from Kenya, and from Northern Ireland, where many of Concern's supporters are based. In 2025 our recruitment of a new Chair and Trustee with finance expertise was informed by EDI best practice in recruitment. All trustees have had access to Concern's online training modules on EDI, in line with the Board commitment to continued learning in this area. The EDI Governance Action Plan and progress on targets and actions are reviewed regularly by the GNC.

1.5 Fundraising compliance

We comply with all relevant laws, regulations and best practice, and the regulatory standards of fundraising. We are registered with the Fundraising Regulator and are committed to the Fundraising Promise, compliance with the Fundraising Preference Service and adherence to the Fundraising Regulator's Code of Fundraising Practice. As the new Code of Fundraising Practice came into effect in November 2025, significant work was undertaken to ensure compliance and that all staff were familiar with the changes. We are not aware of any instances of non-compliance with the Code of Fundraising Practice in 2025.

Concern Worldwide (UK) is also an organisational member of the Chartered Institute of Fundraising, the Charity Retail Association, and the Charity Retail Safeguarding Scheme.

Support from the UK public is vital in making our work possible and we are committed to being fully accountable to our supporters for the way we fundraise and how we make use of donations. Our fundraising programme includes postal appeals, email appeals, fundraising events, advertising on TV and digital channels, recruiting new monthly donors through face-to-face fundraising in public places and door to door, applying for funding from charitable trusts and foundations and by the sale of donated goods in our shops.

Most of these activities are carried out by our internal staff team. We are also fortunate to be supported by several

local volunteer groups that fundraise on our behalf and by more than 150 volunteers who work in our shops.

In 2025, we also engaged three professional fundraising service providers to attract new donors on our behalf or to ask existing supporters for further support. These service providers carried out a range of activities, including signing up new supporters to payroll giving, recruiting new regular givers door to door, and telephoning donors to request additional support. We have written contracts with each of these service providers which set out the standards of behaviour that we expect when they fundraise on our behalf. These contracts include an obligation to comply with the Code of Fundraising Practice, to protect our supporters and the reputation of the charity.

We ensure compliance with the Code of Fundraising Practice and our own fundraising policies among our staff, volunteers and professional fundraising service providers in several ways. All new fundraising staff are required to review our fundraising policies, such as our Vulnerable Donors Policy, and sections of the Code of Fundraising Practice relevant to their role, as part of their induction. This requirement is included in their probationary objectives, and their line manager supports them to ensure they fully understand their obligations and responsibilities.

All new members of our face-to-face fundraising team receive full training before they interact with the public and regular refresher training. Refresher and updated training on our policies is given to existing staff. In addition, training was given to all fundraisers before changes to the Code of Fundraising Practice in November 2025.

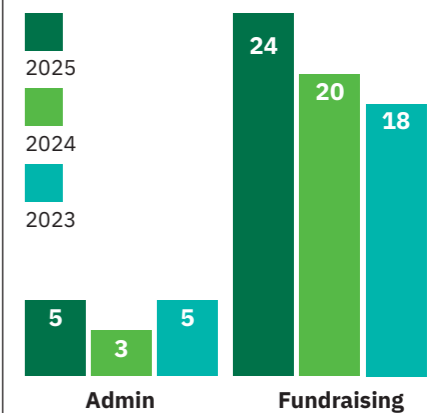
We monitor the activities of our professional fundraising service providers in several ways to ensure best practice is maintained. This includes review meetings throughout the year, inputting into and taking part in their training, shadowing our door-to-door fundraisers and listening to recordings of calls made by our telemarketing agencies. We also provide training to all our shop volunteers on the relevant aspects of the Code of Fundraising Practice and our Vulnerable Donors Policy, and, as members of the Charity Retail Association, our shop volunteers complete online Charity Retail Safeguarding Scheme training.

Whenever a fundraiser suspects that a person may be vulnerable, they are required to end the engagement politely and sensitively. We have also signed up to the Fundraising Preference Service to enable individuals to opt out of receiving fundraising communications from us. We actioned 19 requests from this service in 2025.

Our website outlines our Complaints Policy for the public and clearly explains how an individual can complain. We have a formal Complaints Procedure, and all fundraising-related complaints are monitored by our Supporter Care Manager and reported to our Senior Leadership Team quarterly. Our Board of Trustees' Fundraising Committee receives a report on fundraising complaints every six months and a report on all complaints received is considered by the Board annually.

In 2025, we received a total of 29 complaints about our fundraising and supporter care. This is an increase of six from 2024 and 2023, when 23 complaints were reported in each of the years. The highest number of complaints (fifteen) received in 2025 were about our agency door-to-door fundraising activities. The second highest volume of complaints (five) were about our street fundraising team. We addressed these complaints immediately, liaising closely with our team and professional fundraising providers to respond as quickly as possible. All complaints were responded to and resolved in line with our Complaints Policy.

Complaints by category 2025-2023



Categories under admin include: general complaints, such as not receiving a receipt or a direct debit cancellation not being actioned.

Fundraising complaints include: complaints about fundraising methods, such as face-to-face or content and messaging in appeals.

2. Identity, vision and mission

Our identity

Concern Worldwide (UK) is an international, humanitarian, non-governmental organisation dedicated to the elimination of extreme poverty and the reduction of human suffering mainly in fragile and conflict-affected countries.

Our vision

A world where all people live in peace and prosperity and are treated equally, with dignity and respect.

Our mission

We work with people living in extreme poverty to achieve major improvements in their lives which last and spread without ongoing support from Concern. Informed by the priorities of affected communities, we go where the needs are greatest, and work to save lives, protect and develop livelihoods, support recovery and build long-term resilience.

3. Public Benefit Statement

We have referred to the Charity Commission's guidance on reporting on public benefit as we prepared this Annual Report. Concern Worldwide (UK) works for the public benefit through its humanitarian and development work and through advocating for the rights of the very poorest people, specifically in the areas of hunger, resilience, emergencies and the effectiveness of overseas assistance. In contributing all surplus funds raised to Concern Worldwide, Concern Worldwide (UK) fulfils its charitable duties through a focus on the following core organisational programmes:

Livelihoods – to assist families living in extreme poverty to achieve adequate and sustainable access to, and control of, resources to achieve their livelihood rights without undermining their natural resource base.

Health – to contribute to the achievement of health and nutrition security of people living in poverty within the context of the Sustainable Development Goals.

Basic education – to strengthen formal education provision among people facing poverty by addressing the obstacles that hinder access to, and successful completion of, formal primary education.

Emergency response and preparedness – to respond to emergencies in a timely manner appropriate to the context and improve the resilience of the communities to ensure that they are better prepared for disasters, reducing the severity of impact and allowing communities to recover faster.

Integrated programmes – to improve the lives of people living in extreme poverty by addressing their needs in a holistic way that focuses on the inter-related barriers to their development.

Concern is committed to the participation of people facing extreme poverty in decision-making and is morally accountable to its programme participants. To that end, the organisation has adopted and has been independently certified as adhering to the Core Humanitarian Standard on Quality and Accountability (CHS) which sets out nine commitments that organisations and individuals involved in humanitarian response can use to improve the quality and effectiveness of the assistance they provide. Concern works with partners at different levels including community organisations, local government institutions, national level institutions, and international agencies. In responding to emergencies, we are also guided by international codes of conduct and practice, including the Code of Conduct of the International Red Cross and Red Crescent Movement and Non-Governmental Organisations in Disaster Relief.

The trustees have complied with their duty in section 4 of the Charities Act 2011 to note and pay due regard to public benefit guidance published by the Charities Commission.

4. Strategic Report

2025 marked the final year of our 2021-2025 strategy and the development of a new Global Strategic Plan and UK Strategic Plan. We are proud of the progress made during our strategy period and grateful to our many volunteers, staff and partners who made our achievements possible.

Below, we set out our progress under each strategic goal in 2025.

Strategic Goal 1: Grow our public fundraising and institutional funding

Public fundraising

In 2025, Concern's publicly funded income grew to £8.5 million, up from £7.8 million in 2024. This accounts for a £0.5 million increase in DEC contributions received in 2025. This success was underpinned by improved supporter stewardship and a coordinated, insight-led approach across our fundraising and retail teams. We remain deeply grateful to our supporters, whose generosity and commitment provide the resources to enable us to deliver vital programmes around the world.

Across public fundraising, we focused on initiatives that created higher returns and greater impact. We piloted new community events, such as Camp Out for Concern – a campaign to encourage people to camp outside for a night in solidarity with displaced people across the world, and expanded our legacy giving, including trialling a digital will-writing service. Investment in innovation, stewardship, supporter journeys and retention helped strengthen our long-term income resilience. Another key initiative included rolling out Letters from Santa – personalised festive greetings sent to children, to complement our Christmas Gifts. Last year, we conducted a review of how we attract new supporters, using data from past performance to identify which methods to continue investing in and which to reduce, improving how we can better deliver for our supporters.

In April, in response to a powerful earthquake devastating huge areas of Myanmar, we launched an appeal along with the DEC. Concern's generous supporters raised £125,298 for our Myanmar Earthquake Appeal, to help with the emergency response.

Regular monthly donations remain vital for Concern, providing stability and helping us to plan ahead. By the end of the year, 22,415 regular donors were supporting our work, recruited through face-to-face fundraising, direct mail, email, digital channels, community activity and events.

Across the UK, the generosity of philanthropic partners, including trusts and foundations, businesses and individual donors, continued to power our life-changing work with

communities facing conflict, climate emergencies and extreme poverty.

One of the most inspiring examples of this was through our Water for Gaza appeal, which mobilised supporters across Northern Ireland to respond to the urgent humanitarian crisis in Gaza. By the end of 2025, the appeal had raised £225,000, enabling Concern to deliver vital clean water supplies to communities facing severe shortages, through our partner, CESVI. This collective effort was strengthened by support from the Law Society of Northern Ireland, the Bar of Northern Ireland, Sysco Software and Kukoon Rugs, demonstrating the powerful impact that businesses and professional bodies can make when they act together.

Philanthropic partners also helped support our long-term programmes, working with families to build sustainable futures. Members of the Concern Philanthropic Circle, a group of individuals in Northern Ireland who

have made a commitment of an annual gift over a three-year period, raised £84,000 in 2025 to support our Green Graduation programme in Ethiopia. This initiative is helping 1,600 families in the Amhara region establish sustainable livelihoods through training, mentoring and business support, enabling them to take lasting steps out of extreme poverty.

Other partners who are supporting our programmes to deliver vital impact include:

- The Whole Foods Market Foundation – helping 2,400 families build sustainable livelihoods in Chad
- The Al Basma Foundation – supporting maternal health programmes in South Sudan and malaria prevention for young people in Sierra Leone
- The tcc Foundation – helping to tackle childhood malnutrition among Rohingya refugees in Bangladesh

- The Coles-Medlock Foundation – expanding STEM education opportunities in Kenya

Our charity shops also played an important role in 2025 in supporting our global impact while promoting sustainable fashion and community engagement. Our network of eight charity shops in Northern Ireland generated £243,100 in net income in 2025. The success of our first boutique-style shop on Belfast's Lisburn Road contributed to the strong growth in retail income.

Clockwise from top left: Concern ambassador Ibe Sesay with members of Scouts NI supporting our Camp Out for Concern campaign. Photo: Justin Kernaghan; Our DEC Myanmar Earthquake Appeal launched in April; Colin Mitchell, President of the Law Society, Donal Lunny, Chair of the Bar of NI, and Jackie Trainor, Concern's NI Director, supporting our Water for Gaza appeal. Photo: Justin Kernaghan; Concern's new Letters from Santa initiative.





Left to right: Assistant Manager Anne Majury, left, and volunteer Sarah at Concern's Antrim Road shop, Belfast. Photo: Darren Vaughan/Concern Worldwide; The launch of our multi-media exhibition on DRC in Belfast and later in London. Photo: Darren Vaughan/Concern Worldwide; King Charles meets Concern volunteer Nellie Hill at a reception at Buckingham Palace. Photo: Aaron Chown/PA Wire; Concern's UK Executive Director Sayyeda Salam joins the Prince of Wales at the launch of the first global memorial to humanitarian aid workers. Photo: Andy Aitchison

More than 150 volunteers supported our retail network last year, helping to transform second-hand fashion into vital funding for communities facing poverty and crisis. Innovative initiatives such as the Switch for Gaza clothes swap, which brought together more than 200 participants, and partnerships with local retailers, including Man 1984, continued to demonstrate the power of community support.

Funding from institutions and the Disasters Emergency Committee (DEC)

Institutional funding remained a core pillar of our income, with £36.1 million secured in 2025 through UK and other institutional donors and the United Nations, and £1.7 million secured through the Disasters Emergency Committee (DEC). UK institutional support included funding from the UK government's Foreign Commonwealth and Development Office (FCDO), the Sahel Regional Fund (hosted by the Danish Refugee Council and funded by the FCDO), Start Network and the Guernsey Overseas Aid and Development Commission (GOAC). This funding enabled us to deliver

essential humanitarian assistance and resilience-building and recovery programmes across health, nutrition, water, sanitation and hygiene, livelihoods and social protection, protection services and climate adaptation.

UK government funding supported our programmes in Pakistan, the Democratic Republic of Congo, Sierra Leone, Afghanistan, Somalia, Malawi and Ethiopia, where Concern acted either as lead consortium partner or as a subcontracted partner. Guernsey Overseas Aid funding supported a programme in Sierra Leone, while the Sahel Regional Fund contributed to our programmes in Chad, Niger and Burkina Faso. We received funding from the DEC through the Ukraine Humanitarian Appeal, the Middle East Humanitarian Appeal (for our programmes in Gaza and Lebanon), and the Myanmar Earthquake Appeal. Start Network funding supported programmes in Afghanistan and Pakistan. UN funding contributed to humanitarian responses in Niger, Lebanon, Haiti, Ethiopia, Burundi, Bangladesh, Afghanistan, Sierra Leone, Türkiye, South Sudan, Sudan, Chad, Central African Republic, DRC, Malawi, Kenya, and Somalia.

Throughout 2025, we supported our country programme teams to identify new funding sources, submit proposals, conduct due diligence and compliance, and ensured prompt, quality reporting, including to the Independent Aid Transparency Initiative, which provides information on aid spending and effectiveness to improve transparency. Engagement with donors and potential partners was maintained to secure ongoing and future funding for Concern's humanitarian and development programmes.

Strategic Goal 2: Be a credible and powerful voice to drive policy change and urgent action on extreme poverty

Engaging the public

In 2025, Concern continued to ensure that the realities of extreme poverty and the need for urgent action remained firmly in public view. Throughout the year, we created opportunities for audiences to engage with our work and the experiences of communities affected by conflict, displacement and humanitarian crises, in new and powerful ways.

A major highlight was the development and delivery of a multimedia exhibition on the Democratic Republic of Congo. *And So I Fled: DRC – The Crisis The World Ignored* was displayed in high-footfall locations in Belfast and London, bringing the voices of people displaced by conflict in eastern DRC directly to the public. The exhibition featured photography by Concern's Eugene Iku, alongside an immersive video wall and first-person video testimonies. Through the stories of nine individuals whose lives have been shaped by years of conflict, visitors gained a deeper understanding of one of the world's most overlooked humanitarian emergencies.

Our partnership with JCDecaux Ireland remained an important part of our public engagement work. 120 billboard posters placed across Northern Ireland in 2025 helped raise awareness of Concern's work. In addition, a digital version of our brand poster displayed

across JCDecaux's vertical screen network in major shopping centres extended our reach to a potential weekly audience of 550,000.

The year also brought several opportunities to highlight humanitarian issues on a national stage. In February, Concern's Executive Director Sayyeda Salam attended a special meeting with His Majesty the King alongside other chief executives from Disasters Emergency Committee (DEC) member organisations to discuss the challenges faced in responding to humanitarian crises. The following day, Their Majesties hosted a reception at Buckingham Palace recognising the work of staff and volunteers across the sector. Five representatives from Concern attended, and the story of 95-year-old volunteer Nellie Hill's role in opening Concern's charity shop in Newcastle, Co Down in 1992, received significant national media attention.

We were also honoured to take part in the launch of the world's first global memorial to humanitarian aid workers in Gunnersbury Park, West London in 2025. As one of the speakers at the event, our Executive Director joined His Royal Highness the Prince of Wales, and Tom Fletcher, the UN Under-Secretary-General for Humanitarian Affairs, to recognise the contribution of aid workers around the world.

Concern's Northern Ireland Director also represented DEC member organisations at an event at Stormont, joining Members of the Legislative Assembly (MLAs), local groups and the DEC's Head of Programmes, Jayne Crowe, to highlight the humanitarian crisis in the Middle East and Concern's response in Gaza and Lebanon. The event showcased the generosity of the

Northern Ireland public and underscored the importance of DEC membership in coordinating rapid and effective humanitarian responses.

Throughout the year, we worked closely with colleagues and partners in Gaza to document and share the human impact of the conflict and highlight Concern's response. Through digital content and regular updates, we showed how teams continued to deliver vital support despite extremely difficult conditions.

2025 marked an important milestone with the appointment of Concern's first organisational ambassadors, journalist Jane Corbin and radio presenter Ibe Sesay. With decades of experience reporting on human rights and humanitarian issues for the BBC, Jane's expertise will help strengthen public understanding of the crises that Concern responds to and the work being done to address them. While Ibe, who visited Concern's programmes in Sierra Leone in 2024, will use his voice to champion our work and the communities we support. In 2025, he took part in the Mourne Seven Sevens mountain peak walk for Concern and supported our Camp Out for Concern challenge.

Engagement with policymakers and government officials

In 2025, Concern's advocacy and public affairs work focused on ensuring that the needs of people living in extreme poverty and facing humanitarian crises remained firmly on the UK policy agenda. The year began with the UK Prime Minister's announcement that the UK aid budget would be reduced from 0.5% of Gross National Income (GNI) in 2025 to 0.3%

by 2027–2028. This represents a real-terms reduction of around 40% and would bring UK aid spending to its lowest share of GNI since 1999. Given the impact on humanitarian and resilience-building programmes, Concern worked throughout the year to highlight the catastrophic consequences of these cuts and advocate for continued UK leadership on global development.

During the year we met with the former Minister for International Development, Anneliese Dodds, and with Baroness Chapman, who later succeeded her in the role, to discuss the importance of sustained UK support for global nutrition efforts. We also engaged with senior officials at the Foreign, Commonwealth and Development Office (FCDO), including the Second Permanent Under-Secretary and the Africa Director at the FCDO, and participated in regular meetings with the FCDO teams working on humanitarian needs programming and nutrition, particularly around the Nutrition for Growth Summit held in France. Despite a challenging external environment following the announcement of UK aid cuts, through our persistent advocacy and through the International Coalition for Advocacy on Nutrition (ICAN) UK, we were pleased to see the UK government announce a Global Compact on Nutrition Integration – a framework to ensure nutrition is embedded in policies, programmes and financing.

We worked with sector partners to organise a roundtable with the FCDO on resilience programming. The discussion brought together many of the FCDO's deputy director generals and heads of department to highlight

the importance of maintaining investment in programmes that help communities withstand and recover from crises. Evidence from Concern's programmes, including the Building Resilient Communities in Somalia programme and the Enabling Affected Communities to Survive and Thrive (EAST) programme in the Democratic Republic of Congo, was shared alongside insights from our programmes in Haiti and Pakistan and contributions from other organisations working in the Sahel.

Concern also helped facilitate deeper dialogue on the situation in DRC. We co-chaired a roundtable between sector colleagues and FCDO representatives, providing operational insights from the ground. The discussion strengthened engagement with FCDO officials on the situation in the country.

Climate resilience remained a key focus for advocacy in 2025. Together with the Climate Action Network UK, Concern met with members of the UK government's delegation preparing for COP30, the UN Climate Change Conference, to discuss priorities and inform planning. Through our involvement in the Zurich Climate Resilience Alliance, we also supported colleagues from Concern's country programmes in Bangladesh, Malawi and Pakistan, and Concern's Hanaano programme partners from the East Africa region to attend COP and share lessons on how to adapt to climate change in fragile contexts. We supported colleagues to organise side events, in the Pakistan and Bangladesh pavilions, where we were able to share lessons on climate change adaptation. This contributed to strengthening

relationships with key stakeholders within national governments.

Wider policy networks

As a member of British Expertise International, we participated in discussions with the UK Ambassador to Ethiopia on FCDO priorities for the country and met with the FCDO's Director of Economic Development and Partnerships to discuss the implications of aid cuts. We emphasised the need for strategic engagement in fragile and conflict-affected contexts and continued commitment to the principle of leaving no one behind.

As co-chairs of the International Coalition for Advocacy on Nutrition (ICAN) UK, we continued to advocate for strong commitments to nutrition financing and programming. In February, through ICAN UK, we worked with the All-Party Parliamentary Group on Nutrition for Development to co-host a parliamentary reception ahead of the Nutrition for Growth Summit. The event brought together policymakers, advocates and international partners, including Minister for Africa Lord Collins of Highbury, some MPs and civil society representatives, and was attended by our Executive Director, who spoke at the event.

Concern collaborated with United Against Malnutrition and Hunger to organise a joint exhibition in Parliament highlighting the role of nutrition in addressing global hunger and poverty. Baroness Chapman attended the event, providing an opportunity to discuss Concern's work and emphasise the importance of sustained support for nutrition interventions.

We also played an active role in the Coalition of Aid and Development Agencies (CADA NI) helping to raise awareness, inform policy discussions and mobilise public support in Northern Ireland for action on global poverty inequality. Through the coalition, we engaged with policymakers, including the All Party Group on International Development at Stormont, and helped ensure urgent global issues remained on the political and public agenda. Activities included discussions with MLAs on climate justice after COP30, supporting One World Week activities, and participating in panels and public education initiatives, including an event with award-winning science writer Gaia Vince, linking climate, migration and global development to local and UK policy.

Advocacy support for our country teams

During the year we facilitated visits to the UK by senior staff from programmes in Pakistan, Yemen and Syria. Meetings were organised with FCDO officials and parliamentarians, including former Development Minister Sir Andrew Mitchell, enabling decision-makers to hear directly about conditions on the ground and the impact of humanitarian assistance. These engagements contributed to parliamentary attention on issues such as the situation in Yemen.

Concern also facilitated discussions between our country programme leadership and diplomatic representatives. A meeting between the UK Ambassador to Chad, Concern's Country Director for Chad and our Regional Director for West Africa and

the Sahel provided an opportunity to discuss the humanitarian context in Chad, including our work with refugees and cross-border support, and the importance of flexible funding.

Public campaigning

Following the 2025 announcement of aid cuts, Concern mobilised supporters to contact their MPs ahead of an emergency parliamentary debate, calling on the government to reconsider the reductions and their likely impact on vulnerable communities. This mobilisation was also integrated into Concern's summer fundraising appeal to broaden supporter engagement.

We also worked closely with partner agencies to maintain attention on the world's largest humanitarian crisis in Sudan. Coordinated social media campaigns, shared communications materials, and a joint public petition delivered to 10 Downing Street called for stronger political action. This collaborative approach helped amplify calls for urgent diplomatic engagement. The issue was later discussed in a House of Lords debate in November, where briefings prepared by Concern and our international advocacy team informed several contributions from peers. Media coverage was further strengthened when a journalist from the Belfast-based Irish News travelled with Concern to neighbouring South Sudan to report on the humanitarian situation facing refugees and returnees.

Concern also worked with partner organisations to organise a 'lobby day' near Parliament in May, bringing campaigners together and supporting them to meet their MPs and discuss

international development priorities. Later in the year, a House of Lords event provided another opportunity to engage parliamentarians, leading to the tabling of a parliamentary question on Sudan.

We continued to engage supporters at key moments throughout the year. Campaigns included calls for humanitarian access in Gaza, advocacy on climate finance ahead of COP, and around the Nutrition for Growth Summit. Through our partnership with ICAN UK, supporters were invited to share messages about why nutrition matters to them, which were then highlighted during a parliamentary moment and shared on social media.

Policy and research

In collaboration with the Zurich Climate Resilience Alliance, Concern helped organise two webinars in September and October. One focused on research produced with the Overseas Development Institute assessing global climate finance performance, while the other highlighted new research on private sector funding for climate adaptation ahead of COP30.

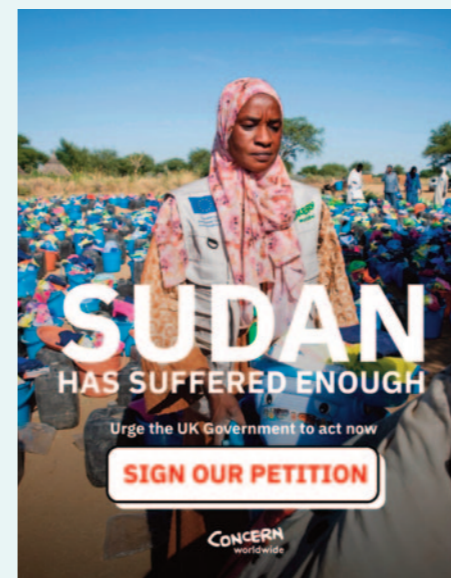
In November, Concern submitted evidence to the UK Parliament's International Development Committee inquiry on the future of aid and development assistance. Drawing on lessons from our programmes in Somalia and DRC, our submission emphasised the importance of focusing limited resources on ending extreme poverty, supporting resilience and recovery in crisis-affected contexts, scaling up interventions that are effective, and strengthening locally led approaches to development.

Global Citizenship Education

Through our Global Citizenship Programme, young people in Northern Ireland have the opportunity to engage with global issues such as conflict, hunger and climate change, while reflecting on their own local context. A key part of this work is Concern's Schools Debates programme, which marked its 40th anniversary last year. The programme brings together primary and post-primary school students from across Northern Ireland and the island of Ireland to think critically about global challenges and their role in addressing them. Last year, 21 primary and post-primary schools in NI participated in the programme. A highlight was the primary debates winning school, Bunscoil Mhic Reachtain in Belfast, being invited to take part in a special award ceremony in Dublin to recognise former Irish President Michael D Higgins' lifelong dedication to global justice.

Concern also hosted our Sustainable Development Goals Summer Academy in Belfast, where students explored themes such as peacebuilding and trauma while learning about the city's history.

Left to right: Concern taking part in a discussion on nutrition and climate integration at a side event at the Nutrition for Growth Summit. Photo: Concern Worldwide; Baroness Jenny Chapman, right, with Concern's Director of Advocacy Anushree Rao at a United Against Malnutrition and Hunger exhibition in parliament. Photo: Robin Niedojadlo; Our joint public petition for more political action on the crisis in Sudan; Concern's primary school debates winners, Bunscoil Mhic Reachtain in Belfast, with former Irish President Michael D Higgins. Photo: Conor Healy



Strategic Goal 3: Be a diverse, responsive and inclusive organisation

In 2025, staff remained highly committed to Concern's mission, focusing their efforts on areas where they could make the greatest impact.

In a staff survey carried out in September 2025, 100% of respondents agreed that Concern is 'an inclusive organisation where people from different backgrounds and identities are welcomed, respected and valued', while 96% said they would recommend Concern as a place to work. Staff highlighted the organisation's impact on supporting vulnerable communities, the compassion and dedication of colleagues, and a culture of open and supportive leadership as reasons for working at Concern. The survey results also reflected a workplace culture that is supportive and inclusive, with staff feeling valued and involved in organisational decision-making, particularly through the participatory new strategy process.

Throughout the year, Concern continued to strengthen its commitment to equality, diversity and inclusion (EDI). Mandatory training helped to reinforce shared standards, including anti-racist communication guidelines. The organisation also created opportunities for reflection and

learning through initiatives marking Pride Month, Black History Month and World Menopause Day. These initiatives support a culture where people from all backgrounds feel valued and able to contribute.

Recruitment processes were further improved in 2025 to ensure fairness and transparency, with EDI best practice embedded throughout. These changes and care in recruitment were positively recognised and commented on by candidates both successful and unsuccessful.

We also featured on the Say the Pay campaign's Wall of Fame, which advocates for transparent salary information. Our public commitment through the Show the Salary pledge has also been recognised.

Concern prioritised collaboration and learning across teams in 2025. New internal learning resources were launched and plans for inclusive leadership training were progressed. Staff from the London and Belfast offices came together through a participatory strategy process, strengthening cross-office collaboration and reinforcing a shared sense of purpose. Feedback from colleagues across Concern's global network highlighted the supportive, people-centred approach of the UK team and the strong partnerships that underpin the organisation's work worldwide.

Below: Concern's London office team at an all-staff strategy planning day.
Photo: Concern Worldwide



4.2 Financial review

The financial outcome for 2025 is set out in the Statement of Financial Activities on page 68.

Income

In 2025, Concern Worldwide (UK) recorded net income for the year of £0.37 million, which increased total funds to £3.9 million. The organisation's total income for the year reached £45.6 million, reflecting a 25% increase from £36.5 million in 2024. This growth was primarily driven by a substantial rise in institutional funding.

Income from donations and legacies

Income from donations and legacies amounted to £8.5 million, an increase of £0.8 million (10%) compared to £7.8 million in 2024.

Individual donations increased modestly by 7%, rising from £4.4 million in 2024 to £4.7 million in 2025. This reflects a broader sector trend of resilient income from committed supporters, despite a declining overall donor base.

In contrast, income from philanthropy and partnerships fell by 7%, from £0.96 million to £0.89 million. This reduction aligns with wider sector pressures, including constrained corporate giving and intensified competition for philanthropic funding.

These movements take place against a challenging external environment. Research from the Charities Aid Foundation highlights a continued decline in the number of people giving to charity, alongside ongoing cost-of-living pressures and increased demand on charitable services. Corporate giving has also failed to keep pace with inflation, with fewer businesses making significant contributions.

Emergency appeal income increased by 41% to £1.7 million (2024: £1.2 million). Emergency appeals are launched only in response to significant humanitarian need, and income can therefore vary considerably year on year, depending on global events

In 2025, we supported two major emergency appeals. The Middle East Humanitarian Appeal, launched in October 2024 in response to the crisis in Gaza and Lebanon, continued throughout the year and generated £0.59 million of income.

In April 2025, the Disasters Emergency Committee launched an appeal following the devastating earthquake affecting large areas of Myanmar. This appeal secured £0.47 million in funding for Concern from the DEC.

We also continued to receive income for the DEC Ukraine Humanitarian Appeal, which contributed £0.41 million (2024: £0.40 million).

An analysis of voluntary income by source is in note 2(a) to the accounts.

Income from governments and other co-funders

In 2025, Concern Worldwide (UK) received £36.1 million from governments and institutional donors, an increase of £8.2 million (30%) compared to 2024 (£27.9 million).

The UK government remained the largest contributor, providing £24.2 million, representing 67% of total co-funding income (2024: 60%). This was an increase of £7.4 million on the previous year and supported 25 projects (2024: 16) across eleven countries (2024: 8).

Income from UN agencies also increased during the year to £11.2 million (2024: £10.0 million), a rise of 12%.

Additional contributions were received from European Civil Protection and Humanitarian Aid Operations (£0.38 million; 2024: £0.53 million), Start Network (£0.27 million), Swedish International Development Cooperation Agency (£0.03 million; 2024: £0.54 million), and Guernsey Overseas Aid (£0.03 million; 2024: £0.046 million).

An analysis of grant income by donor is shown in note 2(b) to the accounts.

Trading and other income

The charity's retail stores raised £786,250 of trading income in 2025, up 10% from £713,896 in 2024. Additionally, £76,452 in donations (2024: £24,788) were received in the stores, which are included in public donations income (note 2a). The number of retail shops in Northern Ireland remained unchanged at eight, the same as in the previous year.

We sincerely appreciate the ongoing dedication and support of our team of shop volunteers and staff, whose commitment plays a vital role in the success of our retail operations.

Despite the challenges posed by the economic environment and aid cuts, Concern Worldwide (UK) benefited from a significant increase in institutional funding. The support from the UK government and all other international institutions was crucial in maintaining and expanding the charity's humanitarian efforts.

Looking ahead, Concern Worldwide (UK) remains focused on diversifying its income base and strengthening its resilience to support long-term sustainability. This approach is particularly important in light of anticipated further reductions in UK aid expenditure in 2026 and 2027, which are expected to increase pressure on institutional funding and competition across the sector.

Expenditure

Our total expenditure was £45.2 million (2024: £39.0 million) and made up as follows:

	£m	%
Charitable activities	40.4 (34.4)	89 (88)
Raising funds	4.8 (4.6)	11 (12)
	45.2 (39.0)	100 100

Total expenditure in 2025 rose by £6.2 million (16%), primarily driven by increased support for overseas programmes.

The cost of raising funds rose by £0.2 million (5%). This was primarily due to higher staff costs arising from rising employment costs, maternity cover, and one off costs associated with organisational restructuring.

The Board adopts a number of key performance indicators in order to measure the charity's performance, efficiency and financial strength. The indicators over the four years to 2025 are shown in the table below:

Indicator	Concern Worldwide (UK)			
	2025	2024	2023	2022
Return on fundraising investment*	1.94 x	1.85 x	3.3x	4.2x
Support costs as a percentage of total costs	2.1%	2.7%	3.7%	3.3%
Unrestricted reserves as a percentage of total income	6.5%	6.7%	11.7%	10%

*Return on fundraising investment is the sum of Income from Donations and Legacies (note 2a) and Retail Income (note 2c) divided by the Total cost of raising funds (note 4).

The variances in the table are partially influenced by the amount of emergency income raised each year, with significant contributions in the past few years. This includes £1.7 million received from the DEC in 2025 (2024: £1.2 million), as reflected above.

The Board remains confident in the efficiency of fundraising, the level of support costs, and the reserves held, all of which are aligned with the agreed strategic direction.

Unrestricted income is available for the Board to use in fulfilling the charity's objectives. We allocate unrestricted funds where flexible funding is most needed, such as to:

- develop, test and demonstrate the effectiveness of new approaches
- respond swiftly to emergencies before dedicated appeal funding is secured
- finance our policy and campaigns work
- cover essential operational costs that ensure the charity functions efficiently

Restricted income, on the other hand, must be used solely for the purpose specified by the donor. This income is directed toward specific programmes or components of our humanitarian responses, in accordance with the terms agreed upon with the donor.

The Board is confident that future incoming resources will be sufficient to sustain the continuation of existing projects and activities, as well as address any emerging needs. As a result, Concern Worldwide (UK) continues to adopt the 'going concern' basis in preparing its financial statements.

Reserves and financial position

It is Concern Worldwide (UK)'s policy to allocate the maximum possible resources to current programmes that directly benefit those we support, retaining only what is necessary to ensure the continuity of our operations.

The total funds held of £3.9 million at 31 December 2025 (2024: £3.5 million) are detailed in note 16 to the financial statements and fall into two categories:

Restricted funds (£0.9 million): These funds can only be used for the purposes specified by the donors. Our policy is to apply these funds to their intended purposes as promptly as possible. The decrease of £150,000 in restricted funds in 2025 is primarily due to the use of raised funds, mainly emergency appeals funding, in the previous year for their designated purposes. The trustees plan to fully utilise all restricted funds held at that date during 2026.

Unrestricted funds (£3.0 million) are made up of £2.0 million designated funds and £1.0 million general funds.

Designated funds (£2.0 million) are funds set aside by the Board of Trustees for specific purposes. At the end of 2025, these funds were designated for two specific purposes:

- To ensure the continuity of operations in the event of a temporary downturn in income: £1.8 million
- To earmark funds required to be invested in fixed assets to continue operations which are therefore not readily available for other purposes: £0.2 million

The trustees reviewed the level of designated reserves required at 31 December 2025 in order to ensure that they are sufficient to cover both purposes stated above (see note 16 (b)).

General funds (£1.0 million) represent unrestricted funds which may be used to further the objects of Concern Worldwide (UK).

The Board believes that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the Board continues to adopt the 'going concern' basis in preparing the financial statements.

4.3 Plans for future periods

2026 marks the first year of our new UK Strategy 2026-2030. As we write, across the world, the foundations of human progress are being shaken by conflict, climate breakdown and a collapse in global solidarity – and the people living in the most vulnerable places are paying the highest price. In this moment of profound uncertainty, Concern Worldwide (UK) stands firm in its belief that change is not only possible, but imperative. Rooted in almost 60 years of frontline experience and driven by the conviction that no one should be left behind, we are stepping forward with renewed purpose to mobilise the UK public, influence those with power, and unlock the resources needed.

In response to those three strategic shifts identified – rebuilding public solidarity, strengthening funding resilience, and advancing principled advocacy – Concern Worldwide (UK) has set a clear ambition. By 2030, we will help end extreme poverty and respond swiftly to emergencies in the world's most fragile countries. Together, we will have inspired action, grown resources, and influenced policy – so that more people can live with dignity, opportunity and hope.

Our strategic plan to achieve this ambition is built on three cross-cutting enablers that define how we work and underpin every goal. Insight-led practice ensures that we focus resources where they have greatest impact. Partnerships extend our reach, credibility, and influence beyond what we could achieve alone. Inclusion grounds our decisions in lived experience and ensures our culture and external work reflect our values. These enablers make possible four interconnected goals, each with clear 2030 ambitions – key actions by which change will be achieved and success measured. Together, the goals form a coherent system for delivering our 2030 ambition statement. We build public understanding and solidarity as the foundation for sustainable support. That solidarity enables resilient funding, which in turn allows us to advocate with independence and credibility. None of this is possible without a confident, inclusive, future-ready organisation.

OUR PLANS FOR 2026 ARE AS FOLLOWS:

Strategic Goal 1: Public – We will inspire UK public support for ending extreme poverty and response to humanitarian emergencies.

In 2026, we will continue to strengthen public understanding of extreme poverty and deepen support for humanitarian action through more coordinated, insight-driven and audience-focused engagement.

To build greater empathy and awareness across the UK, we will deliver two major theme-based UK moments during the year, bringing together coordinated storytelling, media activity, digital engagement and participation opportunities. This integrated approach will ensure that people can engage with our work across a range of channels, reinforcing understanding of humanitarian crises and the long-term impact of poverty, while providing clear routes to act. By focusing efforts on moments with the strongest potential for reach and relevance, we will maximise our ability to inspire support and shift public understanding.

Alongside this, we will apply new audience insight to further develop our brand proposition to allow us to communicate with greater clarity and consistency, ensuring our work is easily understood and more emotionally compelling.

In October, we will mark a significant organisational milestone in Northern Ireland. While we have worked in NI for more than four decades, 2026 marks 40 years since we were formally incorporated. Throughout the year, we will highlight the remarkable contribution of communities across Northern Ireland, celebrating the partnerships, solidarity and support that have helped drive progress towards ending extreme poverty over the past 40 years.

We will also focus on cultivating new strategic partnerships to extend our reach and amplify our message. By working with a broader range of organisations, networks and

influencers, we will build new pathways for people to encounter our work and deepen awareness of humanitarian needs around the world.

Engaging young people will remain a key priority. In 2026, we will explore opportunities to expand the reach and impact of our Global Citizenship Education programme, ensuring more young people across the UK can become informed, compassionate and active global citizens. This expansion will help strengthen youth engagement, build future public support for humanitarian response, and empower the next generation to play their role in tackling global inequality.

Strategic Goal 2: Funding – We will secure and expand diverse income streams to deliver sustainable, long-term impact for communities facing extreme poverty.

In 2026, our fundraising will focus on building a broader, more resilient base of supporters who believe, as we do, in a world where no-one should live in poverty, fear or oppression.

To ensure more communities can access life-saving and life-changing support, we will welcome new supporters through channels that meet people where they are, from digital storytelling to meaningful conversations on our streets and community spaces. Each new regular giver strengthens our ability to respond to an emergency and support long-term recovery.

Gifts left in wills remain one of the most impactful ways supporters can leave a legacy of hope. In 2026, we will continue investing in this vital area, helping people understand how a pledge made today can bring about change for generations. We will build on promising results from digital engagement and other methods, such as giving in memory of a loved one.

Community fundraising continues to be an effective way to show solidarity and raise support for families facing extreme poverty. Guided by data, we will deepen engagement in areas

where community support is already strong, particularly across Northern Ireland, while growing a wider network of Community Champions, who inspire others to take action in their communities.

As we celebrate four decades of Concern being established in Northern Ireland, we will invite supporters to take part in bold, inspiring initiatives – from a trek up Mount Kenya for business leaders and philanthropists, to creative fundraising moments, with a shared ambition to raise over £250,000 to support families facing immense humanitarian challenges.

We will offer supporters new and meaningful ways to help. Innovation will underpin our fundraising. We will explore new formats and technologies, and new supporter journeys that make it easier, more personal, and more rewarding for people to stand with the world's most vulnerable communities.

Long-term relationships with philanthropists, companies and foundations are essential to bring about sustainable change. In 2026, we will take a global, insight-driven approach to strengthen these partnerships, ensuring our partners and supporters can clearly see the difference their generosity makes, with investments that drive sustainable change and impact.

In institutional funding, last year's aid cuts are already having a profound impact on global humanitarian assistance and resilience building programmes, at a time of escalating needs from ongoing conflicts and a worsening climate crisis. This has left millions of people facing poverty, hunger, ill-health, violence and the effects of climate disasters.

In response, our focus in 2026 will be on maximising and diversifying institutional funding to support our vital programmes and deliver the greatest possible positive impact for communities. We will strengthen strategic partnerships, continue as a valued partner to the UK government, and work closely with our country teams to address funding needs. We will also continue to provide due diligence and compliance support to our country teams, ensuring that we can respond efficiently to emerging opportunities and sustain vital programmes where they are most needed.

Strategic Goal 3: Advocacy – We will balance boldness with principled influencing to shape power and policy for systemic change in fragile contexts and humanitarian action.

In 2026, we will focus on influencing policy and decision-making to support communities in fragile places around the world and those facing humanitarian crises. A key priority will be to protect UK aid from political decisions, ensuring it reaches the people and communities who need it most.

To achieve this, we will launch a campaign to raise public awareness of the impact of UK aid cuts, and to influence the government to protect UK aid funding. The campaign will run into early 2027.

Our advocacy will be directed to influencing the UK government on a clear funding and policy focus for fragile and conflict-affected states, and to meet commitments on nutrition, climate adaptation and humanitarian crises.

We will continue collaborating with networks, local partners and other organisations to strengthen collective advocacy on key issues, including nutrition, climate resilience, and the humanitarian impacts of conflict. This approach will also support the advocacy needs of our country teams to ensure the greatest positive impact for communities.

We will focus on supporting our country programmes with their advocacy and policy needs to drive sustainable change. As part of that, we will work with our international advocacy colleagues to refresh our Advocacy Strategy to ensure we are more proactive, focused and relevant in these challenging times.

Strategic Goal 4: People – We will build an inclusive, confident team and culture where people thrive, innovate, and lead lasting change.

We are proud that 96% of our staff would recommend Concern as a place to work and 100% of staff believe that Concern is an inclusive organisation where individuals from different backgrounds and identities are welcome, respected and valued. We look forward to building and maintaining our strong, values-driven culture.

In 2026, we will continue to strengthen our leadership and line management to promote wellbeing and a culture of impact and accountability. As we implement our new strategy, we are committed to supporting colleagues to succeed and do their best work in a competitive and evolving environment. We will invest in learning opportunities and future-facing skills development, aligned to the competencies and capabilities needed to deliver our new strategy. We will ensure that sustainability and EDI are embedded into every decision and action we take.

4.4 Principal risks and uncertainties

The management team and trustees have identified and reviewed major risks faced by Concern Worldwide (UK), as part of a biannual risk assessment. These risks have been ranked based on their likelihood and impact.

The trustees have carefully considered the charity's key risks and are satisfied that appropriate systems and procedures are in place to manage them effectively.

The main risks, along with the strategies implemented to mitigate them, are summarised below. These risks are documented in our risk register, with some being shared between Concern Worldwide and Concern Worldwide (UK), though their relative rankings may differ. Both organisations collaborate closely to address common risks.

1. FINANCIAL SUSTAINABILITY: UNCERTAIN ECONOMIC CONDITIONS IMPACTING FUNDRAISING ENVIRONMENT

The UK mid-term economic outlook points to a modest recovery, with growth remaining subdued and inflation easing but still above target

for part of the period. Ongoing cost-of-living pressures and a slightly softer labour market may continue to influence household finances and business confidence. This could affect supporters' ability to give, with more cautious spending and increased competition for funding, including a potential shift towards domestic causes.

Mitigation: We continue to diversify our income streams, invest in supporter engagement, and strengthen long-term fundraising strategies to build resilience.

2. FINANCIAL SUSTAINABILITY: CHALLENGING INSTITUTIONAL FUNDING ENVIRONMENT FOR INGOS – SHRINKING AID FUNDS DUE TO FCDO AND USAID CUTS

The global aid environment is becoming more constrained, with reductions in UK and international aid budgets leading to increased competition for limited funding and some uncertainty around future grants. These changes may place pressure on programme funding, particularly in sectors such as health, education and humanitarian response.

Mitigation: Concern proactively engages with institutional donors, strengthens strategic partnerships, and diversifies funding sources to reduce reliance on any single income stream.

3. FRAUD, CORRUPTION, OTHER CRIMINAL BEHAVIOUR, SIGNIFICANT ERROR OR REPUTATIONAL DAMAGE

There is a risk that weaknesses in controls or processes could lead to incidents such as fraud, error or misconduct, potentially resulting in financial loss or reputational impact. Such events could affect donor confidence if not effectively managed.

Mitigation: Strong internal controls, regular audits and robust governance structures are in place to prevent, detect and respond to any issues promptly.

4. STAFF WELLBEING AND NAVIGATING A VOLATILE, UNCERTAIN, COMPLEX AND AMBIGUOUS WORLD

Operating in a complex and changing environment can place pressure on staff, particularly following recent organisational changes and ongoing cost-of-living challenges. This may affect morale, wellbeing and retention if not carefully managed.

Mitigation: We prioritise staff wellbeing through support initiatives, clear communication and leadership engagement, alongside ongoing review of workload and organisational capacity.

5. GOVERNMENT RESTRICTIONS AND SHRINKING CIVIL SOCIETY SPACE

In some countries, regulatory restrictions and changing political environments may limit how INGOs operate, affecting programme delivery and staff safety. Shifts in government priorities can also influence aid funding and policy direction.

Mitigation: Concern maintains strong local relationships, closely monitors regulatory environments and adapts programmes to ensure compliance while continuing to support communities effectively.

6. NON-COMPLIANCE WITH DONORS AND REGULATORY REQUIREMENTS EITHER FROM THE STATUTORY OR DONOR PERSPECTIVE, LEADING TO ADDITIONAL COST OR IMPACT ON REPUTATION

Failure to meet donor or regulatory requirements could result in additional costs or reputational impact. This includes compliance across funding conditions, statutory obligations and data protection standards.

Mitigation: A comprehensive compliance framework, overseen by senior management and the Board, ensures adherence to all requirements, supported by regular monitoring and specialist oversight groups.

7. SAFEGUARDING

Ensuring the safety and protection of the communities we work with, as well as our staff and volunteers, remains essential. Any safeguarding incident could have serious consequences for individuals and the organisation.

Mitigation: Robust safeguarding policies, ongoing training and a dedicated incident monitoring group ensure that risks are managed effectively and issues are addressed promptly.

8. PROGRAMME IMPACT AND EFFECTIVENESS

Challenging operating environments, including conflict and insecurity, may affect the timely delivery of programmes and the ability to evidence impact. This can influence future funding and stakeholder confidence.

Mitigation: Strong programme management, monitoring systems and adaptive approaches help maintain quality and demonstrate impact, even in complex settings.

9. A CYBERSECURITY BREACH OR SYSTEM FAILURE

A cyber incident or system failure could disrupt operations and impact data security. As digital risks continue to evolve, this remains an ongoing area of focus.

Mitigation: Investment in secure systems, regular updates, multi-factor authentication and staff awareness training help strengthen resilience and protect organisational data.

10. ORGANISATIONAL CHANGE

Changes in the global aid system and funding landscape may require adjustments to how Concern operates. There is a risk that the organisation may need to adapt quickly to remain effective.

Mitigation: Ongoing strategic planning, investment in staff capability and a flexible operating model support the organisation in responding to change and delivering its objectives.

5. Staff and volunteers

The organisation acknowledges with gratitude the work of its staff and its volunteers in 2025. The major achievements during the year are due to their dedication and belief.

Concern Worldwide (UK) is an equal opportunities employer. The aim of its equal opportunities policy is to ensure that all people receive equality of opportunity regardless of gender, race, religion, disability, nationality, marital/family status or sexual orientation.

6. Political donations

No political donations were made during the year (2024-nil).

7. Post balance sheet events

No significant events have taken place since the year end that would result in adjustment of the financial statements or inclusion of a note thereto.

8. Auditor

In accordance with Section 485 of the Companies Act 2006, a resolution for the reappointment of KPMG as the auditor of the company is to be proposed at the forthcoming Concern Worldwide Annual General Meeting.

9. Subsidiary undertaking

Details of the subsidiary undertaking are set out in note 13 to the financial statements.

By order of the Board



Cathy Ferrier
Chair of the Board



Victoria Akinboro
Trustee

30 April 2026



Members of Mangothe village's savings and loan group meet regularly to save money, with support from Concern in DRC.

Photo: Eugene Ikuja/Concern Worldwide

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE TRUSTEES' ANNUAL REPORT AND THE FINANCIAL STATEMENTS

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under Company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Group and the Charitable Company and of 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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the Group's and the Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- use the going concern basis of accounting unless they either intend to liquidate the Group or the Charitable Company or to cease operations or have no realistic alternative but to do so.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Group's and the Charitable Company's transactions and disclose with reasonable accuracy at any time the financial position of the Group and the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended). They are responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Group and the Charitable Company and to prevent and detect fraud and other irregularities.

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

On behalf of the Board



Cathy Ferrier
Chair of the Board



Victoria Akinboro
Trustee

30 April 2026

Marie Mansaray leads her local women farmers' group in Sierra Leone, where members grow crops including cassava and potatoes. The women have learned new skills such as compost making and climate-friendly farming practices to improve their harvests.

Photo: Eugene Ikua/Concern Worldwide

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF CONCERN WORLDWIDE (UK)

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Concern Worldwide (UK) ('the Charitable Company') for the year ended 31 December 2025 which comprise the consolidated statement of financial activities, consolidated and company balance sheets, consolidated cashflow statement, and related notes, including the summary of significant accounting policies set out in note 1.

The financial reporting framework that has been applied in their preparation is UK Law and FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion:

- the financial statements give a true and fair view of the state of the Group's and of the Charitable Company's affairs as at 31 December 2025 and of the Group's income and expenditure for the year then ended;
- the financial statements have been properly prepared in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- the financial statements have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed as auditor under the Companies Act 2006 and under section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)") and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group and the Charitable Company in accordance with ethical requirements that are relevant to our audit of financial statements in the UK, including the Financial Reporting Council (FRC)'s Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

The trustees have prepared the financial statements on the going concern basis as they do not intend to liquidate the Group or the Charitable Company or to cease their operations, and as they have concluded that the Group's and the Charitable Company's financial position means that this is realistic. They have also concluded that there are no material uncertainties that could have cast significant doubt over their ability to continue as a going concern for at least a year from the date of approval of the financial statements ("the going concern period").

In our evaluation of the trustees' conclusions, we considered the inherent risks to the Group's business model and analysed how those risks might affect the Group's and Charitable Company's financial resources or ability to continue operations over the going concern period.

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

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

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the above conclusions are not a guarantee that the Group or the Charitable Company will continue in operation.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Detecting irregularities including fraud

We identified the areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements and risks of material misstatement due to fraud, using our understanding of the entity's

industry, regulatory environment and other external factors and inquiry with the directors.

In addition, our risk assessment procedures included: inquiring with the directors and other management as to the Group's and the Charitable Company's policies and procedures regarding compliance with laws and regulations and prevention and detection of fraud; inquiring whether the directors and other management have knowledge of any actual or suspected non-compliance with laws or regulations or alleged fraud; inspecting the Group's and the Charitable Company's regulatory and legal correspondence; and reading Board and committee minutes.

We discussed identified laws and regulations, fraud risk factors and the need to remain alert among the audit team.

The Group and Charitable Company are subject to laws and regulations that directly affect the financial statements including companies and financial reporting legislation. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items, including assessing the financial statement disclosures and agreeing them to supporting documentation when necessary.

The Group and Charitable Company are subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. Auditing standards limit the required audit procedures to identify non-compliance with these non-direct laws and regulations to inquiry of the directors and other management and inspection of regulatory and legal correspondence, if any. These limited procedures did not identify actual or suspected non-compliance.

We assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud. As required by auditing standards, we performed procedures to address the risk of management override of controls. On this audit we do not believe there is a fraud risk related to revenue recognition. We did not identify any additional fraud risks.

In response to risk of fraud, we also performed procedures including: identifying journal entries to test based

on risk criteria and comparing the identified entries to supporting documentation; evaluating the business purpose of significant unusual transactions; assessing significant accounting estimates for bias; and assessing the disclosures in the financial statements.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remains a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Other information

The trustees are responsible for the other information, which comprises the Trustees' Report (which constitutes the Strategic Report and the Directors' Report), Who we are and what we do section, A message from the Chair of Trustees, A message from the Executive Director, Where we work section, Our programmes section, How we work section, Income and expenditure section, Legal and administrative information, and the Appendix. Our opinion on the financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except as explicitly stated below, any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether, based on our financial statements audit work, the information therein is materially misstated or inconsistent with the financial statements or our audit knowledge. Based solely on that work we have not identified material misstatements in the other information.

Opinions on other matters prescribed by the Companies Act 2006

Based solely on our work on the other information undertaken during the course of the audit:

- we have not identified material misstatements in the Trustees' Report;

- in our opinion the information given in the Trustees' Report, which constitutes the Strategic Report and the Directors' Report for the financial year, is consistent with the financial statements; and
- in our opinion, the Trustees' Report has been prepared in accordance with the Companies Act 2006.

Matters on which we are required to report by exception

Under the Companies Act 2006 we are required to report to you if, in our opinion:

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

We have nothing to report in these respects

Respective responsibilities and restrictions on use

Responsibilities of trustees for the financial statements

As explained more fully in their statement of trustees' responsibilities set out on page 63, 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 including being satisfied that they give a true and fair view; such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; assessing the Group's and the Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting unless they either intend to liquidate the Group or the Charitable Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

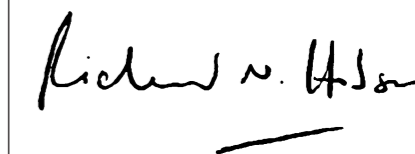
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from

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

A fuller description of our responsibilities is provided on the FRC's website at www.frc.org.uk/auditorsresponsibilities.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the Charitable Company's trustees, as a body, in accordance with section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the Charitable Company's members and the Charitable Company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company, its members, as a body, and its trustees, as a body, for our audit work, for this report or for the opinions we have formed.



Richard Hobson
(Senior Statutory Auditor)
for and on behalf of
KPMG, Statutory Auditor
Chartered Accountants
1 Stokes Place
St. Stephen's Green
Dublin 2
Ireland

1 May 2026

FINANCIAL STATEMENTS



Rugiatu Kamara, second right, with fellow Rogbessoh community members, Sierra Leone. Now a member of a Concern-supported farmers' group and savings and loan association, Rugiatu's harvests have grown significantly and her income has improved.

Photo: Eugene Ikua/Concern Worldwide

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2025

	Notes	Restricted Funds Stg£	Unrestricted Funds Stg£	Group Total 2025 Stg£	Restricted Funds Stg£	Unrestricted Funds Stg£	Group Total 2024 Stg£
Income from:							
Donations and legacies	2a	2,869,093	5,673,432	8,542,525	2,798,986	4,957,422	7,756,408
Charitable activities – grants and contracts from governments and other co-funders	2b	36,085,020	-	36,085,020	27,858,289	-	27,858,289
Trading and other income	2c	-	925,804	925,804	-	867,681	867,681
Total income		38,954,113	6,599,236	45,553,349	30,657,275	5,825,103	36,482,378
Expenditure on:							
Charitable activities	3	38,623,567	1,742,210	40,365,777	32,792,941	1,644,969	34,437,910
Raising funds	4	480,392	4,340,656	4,821,048	-	4,584,847	4,584,847
Total expenditure		39,103,959	6,082,866	45,186,825	32,792,941	6,229,816	39,022,757
Net income/(expenditure)		(149,846)	516,370	366,524	(2,135,666)	(404,713)	(2,540,379)
Transfers between funds	16 (b)	-	-	-	70,433	(70,433)	-
Net movement in funds		(149,846)	516,370	366,524	(2,065,233)	(475,146)	(2,540,379)
Reconciliation of funds:							
Total funds brought forward		1,093,477	2,431,121	3,524,598	3,158,710	2,906,267	6,064,977
Total funds carried forward	16	943,631	2,947,491	3,891,122	1,093,477	2,431,121	3,524,598

The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derives from continuing activities.

The notes on pages 71-84 form part of these financial statements.

As permitted by section 408 of the Companies Act 2006, the individual charity's statement of financial activities has not been included in these financial statements. The gross income of the charity is £44,931,646 (2024: £35,950,694) and the net result is net income of £364,437 (2024: net expenditure of £2,541,679).

CONSOLIDATED AND CONCERN WORLDWIDE (UK) BALANCE SHEETS

as at 31 December 2025

	Notes	Group 2025 Stg£	Group 2024 Stg£	Charity 2025 Stg£	Charity 2024 Stg£
Fixed assets					
Tangible assets	9	267,213	319,142	196,047	219,323
Total fixed assets		267,213	319,142	196,047	219,323
Current assets					
Debtors and prepayments	10	7,913,262	8,690,355	8,479,312	9,271,530
Cash at bank and in hand	11	8,187,210	17,960,610	7,649,955	17,448,387
Total current assets		16,100,472	26,650,965	16,129,267	26,719,917
Creditors:					
amounts falling due within one year	12	(12,476,563)	(23,445,509)	(12,446,366)	(23,424,729)
Net current assets		3,623,909	3,205,456	3,682,901	3,295,188
Total net assets	16	3,891,122	3,524,598	3,878,948	3,514,511
The funds of the charity:					
Restricted funds	16	943,631	1,093,477	943,631	1,093,477
Unrestricted funds	16	2,947,491	2,431,121	2,935,317	2,421,034
Total funds		3,891,122	3,524,598	3,878,948	3,514,511

The notes on pages 71-84 form part of these financial statements.

The financial statements on pages 68-84 were approved by the Board of Trustees on 30 April 2026.



Cathy Ferrier
Chair of the Board

30 April 2026



Victoria Akinboro
Trustee

CONSOLIDATED CASHFLOW STATEMENT

for the year ended 31 December 2025

Notes	Group 2025 Stg£	Group 2024 Stg£
Cash flows from operating activities		
Net income/(expenditure) for the year	366,524	(2,540,379)
Adjustments for:		
Depreciation of tangible assets	56,997	57,081
Interest earned	(138,036)	(153,785)
Decrease in debtors	777,093	1,117,345
(Decrease)/increase in creditors	(10,968,946)	8,241,523
Net cash (used in)/from operating activities	(9,906,368)	6,721,785
Cash flows (used in)/from investing activities		
Purchases of tangible assets	(5,068)	(122,771)
Interest received	138,036	153,785
Net cash from investing activities	132,968	31,014
Net (decrease)/increase in cash and cash equivalents in the year	(9,773,400)	6,752,799
Cash and cash equivalents at beginning of year	17,960,610	11,207,811
Cash and cash equivalents at end of year	8,187,210	17,960,610

As permitted by paragraph 1.12 of FRS 102, Concern Worldwide (UK) has not prepared a statement of cash flows for the parent entity. The consolidated statement of cash flows above includes both the parent and subsidiary entity.

The notes on pages 71-84 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

(forming part of the financial statements) for the year ended 31 December 2025

1) Accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the group financial statements of Concern Worldwide (UK) ('the Charity') and its subsidiary (collectively 'the Group').

a) BASIS OF PREPARATION

The financial statements have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policy notes and on a going concern basis.

In the application of the accounting policies the trustees are required to make judgements, estimates and assumptions and the most important areas where the judgements affect the financial statements and could impact the results of reported operations are listed in note 20.

Basis of consolidation

The financial statements of Concern Worldwide (UK) and 'Concern (NI)' are consolidated, on a line by line basis, to produce the Group financial statements. The consolidated entity is referred to as 'the Group'.

Concern Worldwide (UK) is a company limited by guarantee (registered number 04323646) and is registered as a charity with the Charity Commission for England and Wales (charity number 1092236) and with the Office of the Scottish Charity Regulator (charity number SC038107). Concern Worldwide (UK) meets the definition of a Public Benefit Entity under FRS 102.

Concern Worldwide (Northern Ireland) ('Concern (NI)') is a company limited by guarantee registered in Northern Ireland (company number NIO19332) and as a charity with the Charity Commission for Northern Ireland (charity number 108592). Concern Worldwide (UK) is the sole member of Concern (NI), therefore, Concern (NI) is regarded as a subsidiary of Concern Worldwide (UK). Concern

(NI) meets the definition of a Public Benefit Entity under FRS 102.

Consortia arrangements

Income receivable and resources expended by Concern Worldwide (UK), as a member of a consortium, are reflected in the Statement of Financial Activities only to the extent that the organisation is directly responsible for the management and utilisation of the funds. Amounts received by the Charity, as an agent for other consortium members, are not recorded as income. Cash held on behalf of consortium members is included in creditors.

b) INCOME

Income in the statement of financial activities is recognised only when the Group is legally entitled to the income, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the Group.

Donations, legacies and lottery

This income (which consists of monetary donations from the public, corporates, trusts, legacies, major donors (including Disasters Emergency Committee (DEC) appeals together with related Gift Aid income) is recognised in the period in which the Group is entitled to the resource, when receipt is probable and when the amount can be measured with sufficient reliability. In the case of monetary donations from the public this income is recognised when the donations are received, with legacies it is when it is probable that it will be received (i.e. where there is a grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached are within the control of the entity), whereas with Gift Aid income it is when all legislative requirements have been met and the amounts can be measured with reasonable certainty. Lottery income is recognised in the period when the lottery draw takes place.

Grants from philanthropy and partnerships are recognised on the same basis as grants from governments and other co-funders (see below).

Grants and contracts from governments and other co-funders

Grants from governments and other co-funders are recognised when the entity is legally entitled to the income because it is fulfilling the conditions contained in the related funding

agreements. Grants from government and other co-funders typically include the following conditions:

- **Performance-based conditions** — Concern Worldwide (UK) is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the entity is meeting the core objectives of a grant agreement, it recognises the related expenditure, to the extent that it is reimbursable by the donor as income.
- **Time-based conditions** — Concern Worldwide (UK) is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the entity recognises the income to the extent utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and that the amount can be reliably measured, grant income is recognised once the entity is notified of entitlement.

Trading and other income

Trading and other income includes retail income from the sale of donated goods through shops. Income is recognised net of value added tax.

Donated goods for resale are recognised within retail income when they are sold.

Gift in kind

Concern (NI) recognises volunteer support in running the shops and has valued their contributions by estimating the cost that Concern (NI) would have incurred through employing additional staff if volunteers were not available to provide the service. The estimate is based on current market rate salaries of staff that would need to be employed to replace volunteer support. Any other gifts in kind are measured at their actual costs that would have been incurred.

c) EXPENDITURE

Resources expended are analysed between costs of charitable activities and costs of raising funds. The costs of each activity are separately accumulated, disclosed and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefit is required in

settlement and the amount of the obligation can be measured reliably.

Support costs, which cannot be attributed directly to one activity, are allocated in proportion to estimated staff time spent on each activity.

The costs of public campaigns, together with related salary costs, which are undertaken to meet the dual purposes of raising funds and of promoting awareness of issues faced by people in fragile countries in the world, are split between costs of raising funds and costs of charitable activities on the basis which seem the most reasonable and appropriate for each type of campaign.

Costs of charitable activities

The cost of charitable activities comprises costs of overseas programmes and of policy, advocacy and campaigning work together with related support and governance costs. Concern Worldwide (UK) works in the world's most vulnerable countries by providing resources to the overseas branches of its parent company, Concern Worldwide. All costs of charitable activities are recognised on an accruals basis. Governance costs (which are included under this heading) represent the salaries, direct expenditure and overhead costs incurred on the strategic, as opposed to day to day, management of Concern Worldwide (UK), and on compliance with constitutional and statutory requirements.

Costs of raising funds

Fundraising costs include the costs of advertising, producing publications, printing and mailing fundraising material, staff costs in these areas and an appropriate allocation of central overhead costs. All costs of raising funds are recognised on an accruals basis.

d) FUNDS

Concern Worldwide (UK) maintains various types of funds as follows:

Restricted Funds

Restricted funds represent grants, donations and legacies received which can only be used for particular purposes as specified by the relevant donor. Such purposes are within the overall aims of the organisation.

Unrestricted Funds

Unrestricted funds represent amounts which are expendable at the discretion of the Board of Trustees ('the Board') in furtherance of the overall objectives of Concern Worldwide (UK). They consist of designated funds and general funds.

Designated funds represent amounts that have been set aside for specific purposes, which would otherwise form part of the general reserves of the organisation. Specifically, Concern Worldwide (UK) sets aside funds so that it can protect its ongoing programme of work from unexpected variations in income and to finance fixed assets for on-going use.

General funds represent amounts which are expendable at the discretion of the Board in furtherance of the objectives of the Charity. Such funds may be held in order to finance working capital or to finance the start-up of new programmes pending receipts of funds.

e) TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation. Assets which cost less than £750 are not capitalised.

Depreciation is calculated to write off the original cost of the tangible fixed assets, less estimated residual value, over their expected useful lives, on a straight line basis at the following annual rates:

Leasehold premises3%
Furniture10%
Other equipment20%
Computer equipment33%

A full year's depreciation is charged in the year of acquisition with none in the year of disposal. Provision is also made for any impairment of tangible fixed assets below their carrying amounts.

f) STOCKS

Unsold donated items (donated to Concern (NI)'s shops) are not included in closing stock since their cost is nil and their value is uncertain until sold.

g) FINANCIAL INSTRUMENTS

Debtors are recognised at the settlement amount due after any discount offered. Income recognised by the Company from governments and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand is comprised of cash on deposit at banks requiring less than three months notice of withdrawal. These are carried at amortised cost.

Creditors are recognised where the entity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be reliably measured. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due and at their

present value where the time value of money is deemed significant. Funds already received from donors, which do not meet the criteria for recognition as income, are shown in creditors.

h) PROVISIONS

Provisions are recognised where the Group has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be reliably measured or estimated. Provisions are normally recognised at their estimated settlement amount and at their present value where the time value of money is significant.

i) PENSIONS

Concern Worldwide (UK) makes payments into individual externally administered defined contribution pension schemes for qualifying members of staff. The payments to the schemes are charged to the statement of financial activities in the year to which they relate (note 8).

j) FOREIGN CURRENCIES

The financial statements are prepared in sterling (Stg£) which is the Company's functional currency because the majority of the funds raised by the Company are in sterling. Transactions denominated in other currencies are translated into sterling at the rate of exchange prevailing at the transaction date or at a contracted rate. Monetary assets and liabilities denominated in other currencies have been translated into sterling at the exchange rates ruling at the balance sheet date or the contracted rate, and any resulting gains or losses are taken to the statement of financial activities.

k) TAXATION

Concern Worldwide (UK) is a charitable company for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes. Irrecoverable VAT is included in the costs when they are incurred.

l) LEASES

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

Rent incentives are recognised on straight line basis over the lease term (length of the lease) or to the break clause if in place.

2. Income

(a) INCOME FROM DONATIONS AND LEGACIES

	Notes	Restricted 2025 Stg£	Unrestricted 2025 Stg£	Group Total 2025 Stg£
Individual giving and community fundraising		663,516	4,003,327	4,666,843
Philanthropy and partnerships		542,010	352,432	894,442
Concern Worldwide grant	18	-	772,193	772,193
Disasters Emergency Committee (DEC)*		1,663,567	-	1,663,567
Legacy income		-	545,480	545,480
Total		2,869,093	5,673,432	8,542,525

*DEC is an umbrella group of UK charities which coordinates and launches collective appeals to raise funds to provide emergency aid and rapid relief to people caught up in disasters and humanitarian crises around the world.

	Notes	Restricted 2024 Stg£	Unrestricted 2024 Stg£	Group Total 2024 Stg£
Individual giving and community fundraising		876,969	3,567,114	4,444,083
Philanthropy and partnerships		742,647	216,367	959,014
Concern Worldwide grant	18	-	876,000	876,000
Disasters Emergency Committee (DEC)*		1,179,370	-	1,179,370
Legacy income		-	297,941	297,941
Total		2,798,986	4,957,422	7,756,408

(B) INCOME FROM CHARITABLE ACTIVITIES –GRANTS AND CONTRACTS FROM GOVERNMENTS AND OTHER CO-FUNDERS

	Group Total 2025 Stg£	Group Total 2024 Stg£
Foreign, Commonwealth and Development Office (FCDO)	24,187,932	16,780,700
Other government income		
Swedish International Development Cooperation Agency (SIDA)	30,142	537,098
Guernsey Overseas Aid	33,031	46,440
Other co-funding		
UN	11,185,836	9,962,060
ECHO	375,982	531,991
StartFund	272,097	-
Total	36,085,020	27,858,289

Income from government grants comprises grants to fund the charitable activities of Concern Worldwide (UK).

(c) Trading and other income

	Group Total 2025 Stg£	Group Total 2024 Stg£
Retail income	786,250	713,896
Deposit interest	138,036	153,785
Other income	1,518	-
Total	925,804	867,681

All trading and other income was unrestricted in both the current and prior year. Retail income includes Gift in kind of the value of £123,235 (2024: £104,832).

3. Expenditure on charitable activities

Expenditure on charitable activities can be analysed as shown below. Expenditure on overseas programmes represents contributions by Concern Worldwide (UK) to the overseas programmes of Concern Worldwide.

Notes	Direct costs Stg£	Support costs* Stg£	Group total 2025 Stg£
Overseas programmes			
Livelihoods	5,835,215	70,433	5,905,648
Health	5,912,453	71,365	5,983,818
Education	43,253	522	43,775
Integrated	8,585,996	103,635	8,689,631
Emergency	18,406,080	222,167	18,628,247
Total overseas programmes	38,782,997	468,122	39,251,119
Policy, Advocacy and Campaigning	839,057	174,199	1,013,256
Governance 5	36,426	64,976	101,402
Total charitable expenditure	39,658,480	707,297	40,365,777

Notes	Direct costs Stg£	Support costs* Stg£	Group total 2024 Stg£
Overseas programmes			
Livelihoods	7,239,631	105,128	7,344,759
Health	4,478,559	65,034	4,543,593
Education	119,039	1,729	120,768
Integrated	5,765,537	83,722	5,849,259
Emergency	15,190,175	220,579	15,410,754
Total overseas programmes	32,792,941	476,192	33,269,133
Policy, Advocacy and Campaigning	862,781	203,132	1,065,913
Governance 5	28,628	74,236	102,864
Total charitable expenditure	33,684,350	753,560	34,437,910

*See note 6

4. Cost of raising funds

	Campaign costs Stg£	Staff costs Stg£	Occupancy & other direct costs Stg£	Total direct costs Stg£	Support costs* Stg£	Group total 2025 Stg£
Individual giving	1,229,461	1,729,838	314,099	3,273,398	171,575	3,444,973
Philanthropy and partnerships	17,535	480,889	104,602	603,026	38,683	641,709
Legacy	61,040	-	-	61,040	-	61,040
Community fundraising	-	32,001	12,454	44,455	9,256	53,711
Retail costs	8,130	400,688	201,377	610,195	9,420	619,615
Total	1,316,166	2,643,416	632,532	4,592,114	228,934	4,821,048

	Campaign costs Stg£	Staff costs Stg£	Occupancy & other direct costs Stg£	Total direct costs Stg£	Support costs* Stg£	Group total 2024 Stg£
Individual giving	1,245,630	1,570,656	332,549	3,148,835	217,184	3,366,019
Philanthropy and partnerships	16,780	438,450	103,219	558,449	50,782	609,231
Legacy	28,259	-	-	28,259	-	28,259
Community fundraising	-	28,413	12,406	40,819	10,135	50,954
Retail costs	10,849	326,422	182,912	520,183	10,201	530,384
Total	1,301,518	2,363,941	631,086	4,296,545	288,302	4,584,847

*see note 6

5. Governance costs

	Direct Stg£	Support costs* Stg£	2025 Group Total Stg£	Direct Stg£	Support costs* Stg£	Group total 2024 Stg£
Staff costs	-	59,492	59,492	-	57,503	57,503
Legal and professional fees	22,867	1,718	24,585	19,264	1,563	20,827
Office and other costs	13,559	3,766	17,325	9,364	15,170	24,534
Total	36,426	64,976	101,402	28,628	74,236	102,864

*see note 6

6. Support costs

Where support costs are attributable to a particular activity they are allocated directly to it. Where support costs are incurred to further more than one activity they are apportioned between the relevant activities based on the amount of staff time that each activity absorbs. The allocation of the main types of support costs is detailed below.

	Overseas programmes Stg£	Policy, Advocacy & Campaigning Stg£	Governance Stg£	Fundraising Stg£	Group total 2025 Stg£
Administration and finance	270,343	101,643	64,976	186,346	623,308
Other support costs	197,779	72,556	-	42,588	312,923
Total support costs	468,122	174,199	64,976	228,934	936,231

	Overseas programmes Stg£	Policy, Advocacy & Campaigning Stg£	Governance Stg£	Fundraising Stg£	Group total 2024 Stg£
Administration and finance	289,020	134,604	74,236	246,774	744,634
Other support costs	187,172	68,528	-	41,528	297,228
Total support costs	476,192	203,132	74,236	288,302	1,041,862

7. Other information

	Notes	2025 Stg£	2024 Stg£
Net income/expenditure for the year is after charging the following items:			
Depreciation of tangible fixed assets	9	56,997	57,081
Auditor's remuneration (including expenses)		27,813	24,562
Direct reimbursement of expenses to Trustees		1,271	847
Payments under operating leases for premises		202,567	228,133

8. Staff

(a) NUMBERS AND COSTS

The aggregate payroll costs of employees were as follows:

	2025 Group Stg£	2024 Group Stg£
Wages and salaries	3,121,595	2,926,311
Social welfare costs	360,115	275,778
Other pension costs	207,815	185,404
	3,689,525	3,387,493

Wages and salaries include £235,502 (2024: £197,883) temporary agency staff costs engaged in the year. Other pension costs include employer contributions to individual staff member pension schemes of £174,873 (2024: £152,986) as well as the cost of insurance policies that provide benefits in the event of the death or ongoing incapacity of staff members totalling £32,942 in 2025 (2024: £32,418).

During the year, seven employees were made redundant (2024: none). The total cost of redundancies was £56,680 (2024: nil) and is included within wages and salaries in the table above.

Remuneration, including pension contributions, paid to the key management of Concern Worldwide (UK) (the executive management team as detailed on page 46 of the annual report) amounted to £524,579 in 2025 (2024: £506,074).

The average number of employees during the year analysed by function was as follows:

	2025 No.	2024 No.
Management	6	7
Development	5	7
Marketing and fundraising	51	54
Administration	6	5
	68	73

(b) SALARY RANGE

The number of employees whose remuneration amounted to over £60,000 in the year was as follows:

	2025 No. employees	2024 No. employees
£60,001 to £70,000	4	3
£70,001 to £80,000	2	1
£80,001 to £90,000	1	1
£90,001 to £100,000	1	-

Remuneration includes salaries but excludes employer pension scheme contributions. Contributions to defined contribution schemes amounted to 7.5% of salary in 2025 (2024: 7.5%). No contributions were made to defined benefit schemes for employees.

Concern Worldwide (UK) has a remuneration policy that has been agreed by the Board. This policy states that the Charity seeks to be competitive within each market in which it operates. As a principle this means that Concern Worldwide (UK) has pitched its salaries at the median of the market place. A salary grading structure is in place and has been approved by the Board.

(c) REMUNERATION OF BOARD MEMBERS

None of the Trustees of Concern Worldwide (UK) received remuneration for their services. Total costs of £1,692 (2024: £2,426) were incurred by the Trustees in travelling to and attending meetings of the Board in 2025 or training of which £1,271 (2024: £847) were paid directly to four trustees (2024: 1), while £421 (2024: £1,579) was paid to third parties by Concern Worldwide (UK).

Concern Worldwide (UK) has a programme in place whereby the Trustees periodically visit a Concern Worldwide country of operation in order to ensure that they are familiar with Concern's work on the ground. The costs of these visits (which comprise medicals, visas, economy flights and basic accommodation) are generally borne by the Charity and in 2025 amounted to £2,543 (2024: £nil).

9. Tangible assets

	Leasehold premises Stg£	Furniture & equipment Stg£	Computer equipment Stg£	Total Stg£
GROUP TANGIBLE ASSETS				
Cost				
At beginning of year	412,065	247,924	26,464	686,453
Additions in year	-	2,757	2,311	5,068
At end of year	412,065	250,681	28,775	691,521
Depreciation				
At beginning of year	218,520	124,571	24,220	367,311
Charge for year	10,929	41,513	4,555	56,997
At end of year	229,449	166,084	28,775	424,308
Net book value				
At 31 December 2025	182,616	84,597	-	267,213
At 31 December 2024	193,545	123,353	2,244	319,142
CHARITY TANGIBLE ASSETS				
Cost				
At beginning of year	412,065	115,490	26,464	554,019
Additions in year	-	1,176	2,311	3,487
At end of year	412,065	116,666	28,775	557,506
Depreciation				
At beginning of year	218,520	91,956	24,220	334,696
Charge for year	10,929	11,279	4,555	26,763
At end of year	229,449	103,235	28,775	361,459
Net book value				
At 31 December 2025	182,616	13,431	-	196,047
At 31 December 2024	193,545	23,534	2,244	219,323

10. Debtors and prepayments

	Group 2025 Stg£	Group 2024 Stg£	Charity 2025 Stg£	Charity 2024 Stg£
Amounts due from governments and other co-funders	6,877,981	7,867,025	6,877,981	7,867,025
Gift Aid receivable	573,830	618,725	539,830	599,747
Accrued income	259,411	10,092	258,415	4,037
Sundry debtors	147,695	146,389	139,447	138,362
Prepayments	54,345	48,124	47,035	38,431
Amount owed from subsidiary undertaking	-	-	616,604	623,928
	7,913,262	8,690,355	8,479,312	9,271,530

(i) All amounts included within debtors and prepayments fall due within one year.

(ii) The amounts due from the subsidiary company comprise of operational expenses paid on behalf of the subsidiary company by Concern Worldwide (UK) and are repayable on demand.

11. Cash at bank and in hand

	Group 2025 Stg£	Group 2024 Stg£	Charity 2025 Stg£	Charity 2023 Stg£
Funds held in UK banks	8,187,210	17,960,610	7,649,955	17,448,387

12. Creditors: amounts falling due within one year

	Group 2025 Stg£	Group 2024 Stg£	Charity 2025 Stg£	Charity 2023 Stg£
Trade creditors	437,111	500,595	433,042	486,315
Amounts advanced by governments and other co-funders (i)	1,680,339	3,938,507	1,680,339	3,938,507
Accruals	1,375,278	2,761,736	1,346,340	2,742,426
Amount owed to subsidiary company (ii)	8,942,119	16,220,769	8,942,119	16,220,769
Sundry creditors	41,716	23,902	44,526	36,712
	12,476,563	23,445,509	12,446,366	23,424,729

(i) Balances with co-funders comprises amounts received from donors that do not yet meet the criteria for recognition of income.

(ii) The amounts owed to the subsidiary company comprise of operational expenses paid on behalf of Concern Worldwide (UK) by the subsidiary company and are repayable on demand.

13. Activities of consolidated subsidiary – Concern (NI)

ACTIVITIES OF CONSOLIDATED CONCERN (NI)

	2025 Stg£	2024 Stg£
Income	862,702	738,684
Expenditure	(860,615)	(737,384)
Net income	2,087	1,300
Assets	664,175	666,446
Liabilities	(652,001)	(656,359)
Net assets	12,174	10,087

14. Movement in receivables and advances from governments and other co-funders

	Opening Balance 2025 Stg£	Movement during the year Stg£	Closing Balance 2025 Stg£
Amounts due from governments and other co-funders (note 10)	7,867,025	(989,044)	6,877,981
Amounts advanced by governments and other co-funders (note 12)	(3,938,507)	2,258,168	(1,680,339)
	3,928,518	1,269,124	5,197,642
Analysis of movement:			
Cash received during the year			(36,790,844)
Income earned during the year			38,060,476
Exchange Rate Movements			(508)
			1,269,124

15. Analysis of changes in net debt

	At 1 Jan 2025 Stg£	Cash flows Stg£	At 31 Dec 2025 Stg£
Cash and cash equivalents			
Cash	17,960,610	(9,773,400)	8,187,210
Total	17,960,610	(9,773,400)	8,187,210

16. Group and Charity funds

(a) RECONCILIATION OF FUNDS

	Restricted Funds Stg£	Unrestricted Funds Stg£	Total 2025 Stg£	Total 2024 Stg£
Group				
Total funds at beginning of year	1,093,477	2,431,121	3,524,598	6,064,977
Net movement in funds for the year	(149,846)	516,370	366,524	(2,540,379)
Total funds at end of year	943,631	2,947,491	3,891,122	3,524,598
Charity				
Total funds at beginning of year	1,093,477	2,421,034	3,514,511	6,056,190
Net movement in funds for the year	(149,846)	514,283	364,437	(2,541,679)
Total funds at end of year	943,631	2,935,317	3,878,948	3,514,511

16. Group and Charity funds (cont.)

(b) GROUP MOVEMENTS IN FUNDS

	Opening balance 1 January 2025 Stg£	Income Stg£	Expenditure Stg£	Transfers Stg£	Closing balance 31 December 2025 Stg£
Restricted funds					
Afghanistan	-	1,892,696	(1,892,696)	-	-
Bangladesh	-	1,136,048	(1,139,735)	3,687	-
Burkina Faso	-	188,130	(188,130)	-	-
Burundi/Rwanda	71,833	128,486	(131,934)	-	68,385
Democratic Republic of Congo	-	9,228,724	(9,186,624)	-	42,100
Central African Republic	-	471,205	(471,205)	-	-
Ethiopia	170,959	1,500,710	(1,540,405)	-	131,264
Gaza	391,255	892,455	(765,310)	-	518,400
Haiti	1,068	102,603	(103,671)	-	-
Syria/Iraq	-	248,509	(248,509)	-	-
Kenya	93,596	481,200	(574,796)	-	-
Lebanon	9,017	1,053,210	(1,067,908)	5,681	-
Liberia	-	29,667	(29,667)	-	-
Malawi	-	1,338,770	(1,338,770)	-	-
Myanmar	-	626,145	(526,243)	-	99,902
Niger	-	562,694	(562,694)	-	-
Pakistan	-	4,728,393	(4,728,393)	-	-
Republic of Sudan	-	1,957,778	(1,957,778)	-	-
Sierra Leone	-	2,158,665	(2,158,665)	-	-
Somalia	-	4,024,031	(4,024,031)	-	-
South Sudan	54,748	2,803,846	(2,858,594)	-	-
Chad	11,105	583,983	(595,088)	-	-
Ukraine	289,896	413,057	(877,872)	174,919	-
Yemen	-	94,703	(14,328)	-	80,375
HQ Projects	-	2,308,405	(2,120,913)	(184,287)	3,205
Total restricted funds	(i) 1,093,477	38,954,113	(39,103,959)	-	943,631
Unrestricted funds					
General funds	(ii) 404,190	6,599,236	(6,082,866)	51,013	971,573
Designated funds:					
Tangible asset fund	(iii) 350,153	-	-	(129,693)	220,460
Programme continuity fund	(iv) 1,676,778	-	-	78,680	1,755,458
Total unrestricted funds	2,431,121	6,599,236	(6,082,866)	-	2,947,491
Total funds	3,524,598	45,553,349	(45,186,825)	-	3,891,122

16. Group and Charity funds (cont.)

(b) GROUP MOVEMENTS IN FUNDS (CONTINUED)

The above funds carried forward at 31 December 2025 represent:

- (i) Income from appeals and donations which were not yet applied in the countries to which the appeals related.
- (ii) Funds for use at the discretion of the Board to expand the activities of Concern Worldwide (UK).
- (iii) The net book amounts already invested in or contractually committed to tangible fixed assets for use by Concern Worldwide (UK).
- (iv) The net amount that the Trustees have agreed to be set aside to ensure that the organisation can protect its ongoing programme of work from unexpected variances in income.
- (v) Analysis of net assets between funds

	Restricted Funds Stg£	Unrestricted Funds Stg£	Total Funds Stg£
Group			
Funds balances at 31 December 2025 are represented by:			
Tangible fixed assets	-	267,213	267,213
Current assets	943,631	15,156,841	16,100,472
Current liabilities	-	(12,476,563)	(12,476,563)
	943,631	2,947,491	3,891,122

Charity

Funds balances at 31 December 2025 are represented by:

Tangible fixed assets	-	196,047	196,047
Current assets	943,631	15,185,636	16,129,267
Current liabilities	-	(12,446,366)	(12,446,366)
	943,631	2,935,317	3,878,948

17. Pensions

The Charity contributes to individual pension schemes for eligible staff. The total pension contributions charged to the statement of financial activities amounted to £174,873 (2024: £152,986). An accrual of £32,981 (2024: £30,189), in respect of pension costs is included in creditors at 31 December 2025.

18. Related party disclosure

In order to achieve its mission, Concern Worldwide (UK) supports the overseas programmes of Concern Worldwide. During 2025 Concern Worldwide (UK) provided total funds of £38,782,997 (2024: £32,792,941) to Concern Worldwide for those programmes (see Appendix 1 for details).

During 2025, Concern Worldwide awarded Concern Worldwide (UK) a grant of £772,193 (2023: £876,000) to fund elements of its UK-based activities. This amount is reflected in income from donations and legacies (Note 2) and is included in the net amount owed to parent company at year end (Note 12).

The Charity is a member of the Disasters Emergency Committee (DEC) and in the year paid a subscription of £30,000 (2024: £30,000). Concern Worldwide (UK)'s Executive Director is a trustee of the DEC. Concern Worldwide (UK)'s income for the year (Note 2) includes £1,663,567 (2024: £1,179,370) from DEC appeals. Of this amount, £308,247 (2024: £911,258) was outstanding at year end and is included in amounts due from governments and other co-funders (Note 10).

19. Commitments and contingencies

- (a) The 2026 Annual Plan, as approved by the trustees, allows for overseas expenditure in 2026 of £19,903,072 (2025: £24,332,809). Any increases over this amount requires the approval of the Board of Trustees. Concern Worldwide (UK) is also committed to assisting certain overseas projects for periods in excess of one year.
- (b) The total future minimum lease payments under non-cancellable operating leases in respect of premises for use by the Charity are:

	2025 Stg£	2024 Stg£
Total payments due within:		
– one year	160,767	177,486
– two to five years	234,270	338,963
– more than five years	2,986	537
	398,023	516,986

c) During 2025, Concern Worldwide (UK) was the lead agency in 4 consortia of non governmental organisations (2024: 4) that were awarded grants and contracts from institutional co-funders to fund programme activities. The total value of these grants and contracts is £73,973,930 (2024: £63,673,930). Of this amount £33,862,364 is expected to be spent by Concern Worldwide (UK) (2024: £23,267,471) and the balance will be utilised by the other consortia members. In 2025, expenditure of these grants and contracts totalled £27,251,335 (2024: £23,837,817). Of this amount £12,382,432 (2024: £10,760,125) was utilised by Concern Worldwide (UK) and the remainder was utilised by the other consortia members.

As Concern Worldwide (UK) signed the agreements and contracts with the institutional co-funders, it has obligations in relation to monitoring and reporting the full expenditure of these grants, and these obligations remain until the projects have been fully concluded. Concern Worldwide (UK) may also have liability for any disallowances by the donor that cannot be recovered from the other consortia members. No provision or disclosure has been made in these accounts for any such liabilities (for which Concern Worldwide (UK) is jointly and severally liable), because the likelihood of them materialising is believed to be remote.

The analysis of funds held, received on behalf of and paid to other consortia members during the year is outlined below:

	Opening Balance 2025 Stg£'000	Funds received during the year Stg£'000	Funds transferred to the consortia members Stg£'000	Closing Balance Stg£'000
Funds relating to consortia members	2,425	27,533	(28,899)	1,059

20. Accounting estimates and judgements

In preparing the consolidated financial statements, the Trustees are required to make estimates, judgements and assumptions. The most important areas where the judgements affect the financial statements and could impact the results of reported operations are listed below.

INCOME RECOGNITION

In applying the income recognition principles of the Charities SORP at contract inception, where contract terms are less formal, Management are occasionally required to apply judgement to ascertain whether a contract is performance or non-performance based. Furthermore, unless inappropriate to do so based on the terms, Management typically uses incurred expenditure as the means to measure contract progress. In doing this a qualitative assessment of the status of a project is made in addition to the quantitative analysis prior to income recognition. Management monitors the pattern of income recognition at a donor contract level and assesses the impact of contract modifications on an ongoing basis in order to ensure the pattern of income recognition is in line with the accounting policy.

COST ALLOCATION

Support costs (note 6), which cannot be attributed directly to one activity, are allocated in proportion to estimated staff time spent on each activity. Management perform the cost allocation process annually with due regard to prior year consistency and assess if a change in allocation basis is appropriate from time to time.

21. Post balance sheet events

There have been no events subsequent to the year end that require any adjustment to, or additional disclosure in, the 2025 financial statements.

22. Approval of financial statements

These financial statements were approved by the Board on 30 April 2026.

APPENDIX

(not forming part of the financial statements)

Expenditure on charitable activities by country

In order to achieve its mission, Concern Worldwide (UK) supports the overseas programmes of Concern Worldwide. During 2025 Concern Worldwide (UK) funded Concern Worldwide operations in the following countries:

	2025 Stg£	2024 Stg£
Afghanistan	1,919,170	1,395,516
Bangladesh	1,229,940	1,982,941
Burkina Faso	241,806	441,968
Burundi/Rwanda	134,699	142,369
Democratic Republic of Congo	9,395,702	6,102,582
Central African Republic	476,183	144,786
Ethiopia	1,584,603	1,028,753
Gaza	770,212	114,892
Haiti	274,953	-
India	-	5,328
Syria/Iraq	336,562	5,955
Kenya	766,807	294,078
Lebanon	1,119,256	2,044,030
Liberia	196,830	33,126
Malawi	1,427,290	101,557
Myanmar	528,611	-
Niger	621,590	1,029,050
Pakistan	4,757,320	5,943,109
Republic of Sudan	2,158,995	1,479,952
Sierra Leone	2,172,142	2,106,332
Somalia	4,064,442	3,463,501
South Sudan	2,866,976	1,805,361
Chad	674,000	212,169
Türkiye	-	1,122,050
Ukraine	877,872	1,312,170
Yemen	187,036	481,366
Total direct overseas programme costs	38,782,997	32,792,941
Support costs	468,122	476,192
Total overseas programme costs	39,251,119	33,269,133
Policy, Advocacy and Campaigning (UK)	1,013,256	1,065,913
Governance	101,402	102,864
Total charitable expenditure	40,365,777	34,437,910



THANK YOU FOR YOUR SUPPORT

Our work would not have been possible in 2025 without the generous support of many organisations, businesses, trusts and foundations, some of whom are acknowledged below.

- Al Basma Foundation**
- Ardbarron Trust**
- Brian Conlon Foundation**
- Car and Commercial Components (NI)**
- CB and HH Taylor 1984 Charitable Trust**
- Coles-Medlock Foundation**
- Concern Philanthropic Circle Members**
- Danish Refugee Council (DRC)**
- David Lister Foundation**
- Disasters Emergency Committee (DEC)**
- DMC Feed Systems**
- Eakin Foundation**
- European Civil Protection and Humanitarian Aid Operations (ECHO)**
- GF Trust**
- Guernsey Overseas Aid and Development Commission (GOAC)**
- JCDecaux Ireland**
- Kate Lagan Fund**
- Keystone Lintels**
- Kukoon Rugs**
- Law Society of Northern Ireland**
- McAleer and Rushe**
- Milton Damerel Trust**
- Newry Credit Union**
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- Religious Society of Friends (Quakers)**
- Sahel Regional Fund**
- Souter Charitable Trust**
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- Start Network**
- Sysco Software**
- tcc Foundation**
- Tula Trust**
- United Nations Children's Fund (UNICEF)**
- United Nations High Commissioner for Refugees (UNHCR)**
- United Nations International Organisation for Migration (IOM)**
- United Nations Office for the Coordination of Humanitarian Affairs (OCHA)**
- United Nations World Food Programme (WFP)**
- UK Government**
- Whole Foods Market Foundation**

A sincere thank you to our community groups, volunteers and schools who support us, and to everyone who donates on a regular basis, giving us the confidence to plan ahead. We are also very grateful to individuals who have thoughtfully left us a legacy.

Mako Nur Huseein (50) and her family used to grow maize, but a severe shortage of rainfall has led to the harvest failing. Concern has built a reservoir that naturally stores water during the rainy season.

Photo: Adnan Mohamed/Concern Worldwide

CONCERN
worldwide

**ENDING
EXTREME POVERTY
WHATEVER
IT TAKES**

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