



**Action on
Poverty**



Empowering changemakers

ANNUAL REPORT 2020-21

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COVER PHOTO: Lan and Xuan own a homestay in beautiful Sung village, Vietnam, as part of our Community-Based Tourism project.
THIS PHOTO: Marita and Eluby grow and sell sweet potatoes as part of the Diversify Project in Malawi.



About us

Action on Poverty is the trusted partner for changemakers creating a better world.

We connect philanthropists, corporates, non-profits, and innovators with developing communities and local NGOs across Africa, Asia, and the Pacific to break the poverty cycle.

We believe that everyone has a role to play in creating a more just and equal world. We specialise in building networks, maximising resources, and upskilling communities and organisations so we can achieve more together.

Since 1968, Action on Poverty has been supporting community-led development projects that tackle the root causes of poverty. We are a secular, independent NGO working through partnership on quality, evidence-based programs that create measurable change.

Action on Poverty is fully accredited with the Australian Government and is a signatory to the Australian Council for International Development (ACFID) Code of Conduct, which upholds the highest standards in the sector.



CHAIR JOHN KELL

Report from the Chair

I started last year's Report from the Chair with, "What a year it has been!" I was not expecting that I would be making the same comment this year but thanks to COVID it is still very real.

The big difference was that last year COVID was still very new and we were responding and adapting to its effects on our business. This year it has been about living and working with COVID and still supporting the vulnerable communities with which we partner.

I am very pleased to say that we have continued to do so very effectively.

Again, I would like to thank our partners for their patience in working with us during these difficult times. Unfortunately, because of travel restrictions we have not been able to visit our partners in-country but technology has allowed us to meet with them remotely and assist them in the delivery of their programs.

As you know, our strategy is about

engaging and working with new partners. COVID-related restrictions have also hampered the full implementation of that strategy. At the same time, it has given the AOP team an opportunity to plan for the future.

I would also like to thank our supporters for staying with us. With your support, we exceeded the targets for our Christmas and end-of-financial-year appeals. These appeals have helped Maasai girls stay in school and finish their education, and supported vocational training with women and people with disabilities in Tanzania.

I would like to thank AOP's management and staff for their continued hard work and dedication. Through their efforts we achieved a small surplus for the year which is a great result under the circumstances.

Finally, I would like to thank my fellow directors for their commitment and support during another challenging year.



CEO BRAYDEN HOWIE

Report from the CEO

The last year has been a testing time. As the impacts of COVID ground on around the world, our staff, our partners, and the communities we work with experienced personal loss. Developing communities are continuing to endure uncertainty, rising inequality, and an increasing sense of unrest – for them, this is one more pressure compounding the many others they already face.

But our test is how we respond. This year, together with our partners, we have reached over 700,000 people across Africa, Asia, and the Pacific. In Africa, 21,857 people are reporting reduced hunger. In Asia, 5,510 women are increasing their income and savings, and in the Pacific, 1,379 people have greater access to food and water.

Despite the challenges in fundraising for global poverty when so much attention has been focused on domestic concerns, we have still witnessed significant generosity.

One of our goals is to remain among the most efficient international development organisations in Australia whilst maintaining the highest standards of practice among the sector. We continue to achieve this goal - our financial results, despite the challenges, speak

for themselves, and this year we have focused a great deal of attention on improving practice. And we have many more improvements planned. We can continue to assure you, our supporters and partners, that investing in change through Action on Poverty nets both optimal impact and value for money.

Over the next year, we will explore new avenues for building partnerships with changemakers seeking to take action on poverty. We want every person in Australia who is considering taking action – be that by starting a charitable activity, launching a social enterprise, or using their technology to reduce poverty – to know that AOP is here as a guide to help them achieve the highest possible impact. If you know someone like this, tell them about us!

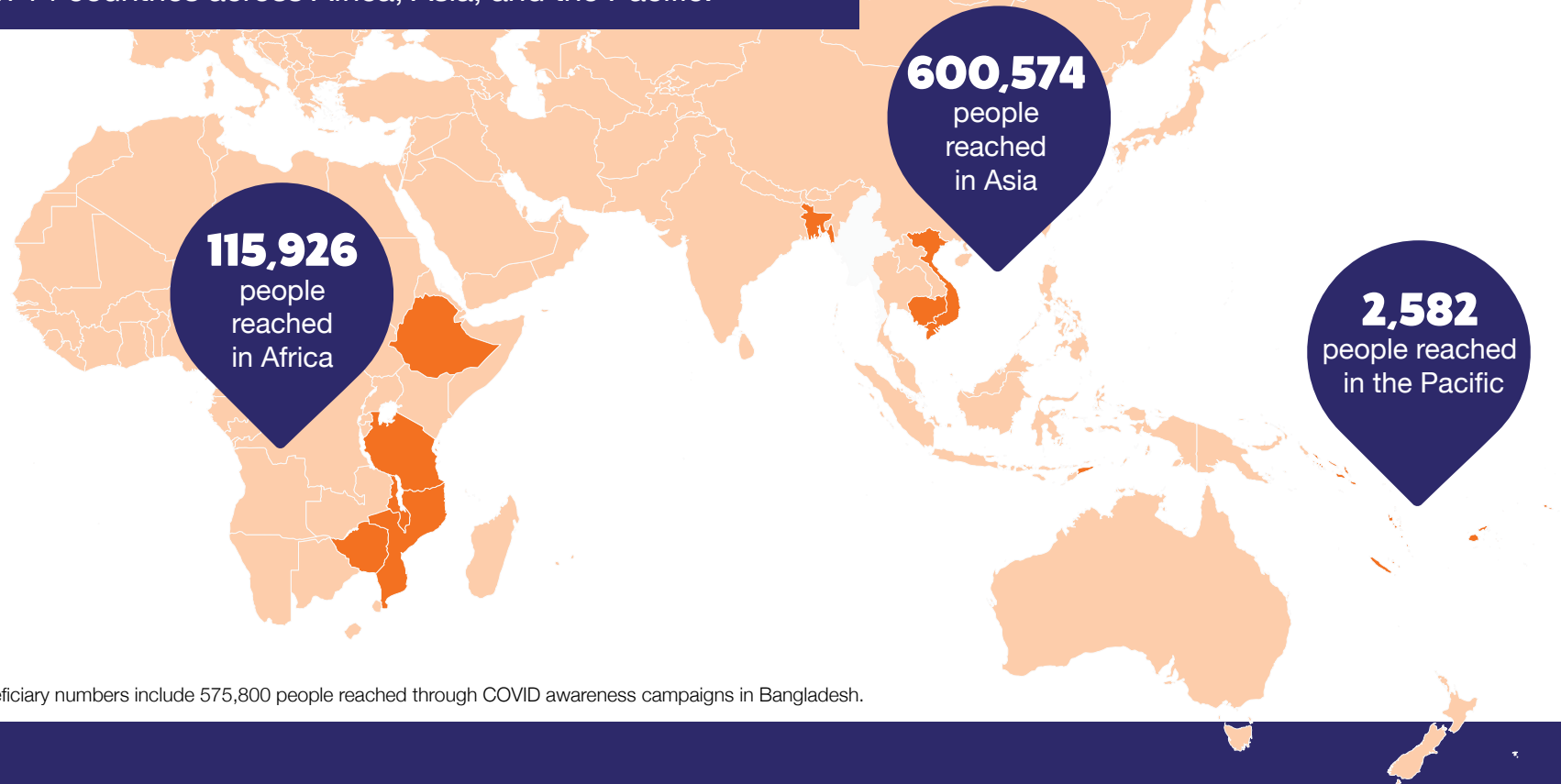
All our internal improvements are about building resilience and strengthening our impact. This year has certainly tested our resilience, and I'm so proud of the way our team and partners have met this challenge. The AOP team is a courageous and talented bunch – I'm so immensely proud of each and every member. Thank you for your continued commitment and service to our partners and communities around the world that are doing it pretty tough right now.

THIS PHOTO: The Rarabu Tamoti family participates in a food and water security program on Aranuka Island, Kiribati.



Our global impact

In 2020-21, our programs reached over 700,000 people in 14 countries across Africa, Asia, and the Pacific.



Our total beneficiary numbers include 575,800 people reached through COVID awareness campaigns in Bangladesh.



577,960

people received COVID
information, food packages,
or hygiene supplies



59,475

people with
access
to safe water



84,667

people with
more food
to eat



34,108

people with
increased access
to health services



7,173

people increasing
their incomes

Our vision

For all people to transcend the injustice, indignity, and inequality of entrenched poverty

Our mission

To empower changemakers to break the cycle of poverty

Our values

As we work towards achieving our mission, we commit to the following core values:

- Upholding the dignity and human rights of every individual
- Dealing truthfully, honestly, and transparently at all times
- Supporting communities to help themselves
- Undertaking activities that address the needs and interests identified by the people with whom we are working
- Being accountable to all our development partners
- Operating with a spirit of collaboration in achieving common objectives
- Maximising the impact of donor contributions
- Respecting the environment
- Providing challenging, supportive, and safe work environments where people can improve their skills and knowledge.

THIS PHOTO: Amelia grows sweet potatoes as part of our regional food security program in Mozambique.



Our supporters

Institutional donors

Department of Foreign Affairs and Trade
Government of Canada
Irish Aid
Monash University

Trusts and foundations

Charitable Aid Foundation
The Charitable Foundation
Cochrane-Schofield Charitable Trust
Collendina 5 Foundation
English Family Foundation
Glencoe Foundation
JLDJS Foundation
Lang Foundation
MiracleFeet

Corporates

dōTERRA Healing Hands Foundation
Australia and New Zealand®
NDY Charitable Trust
Optical Superstore
SMEC Foundation

Pro bono support

Maddocks
Simpatico
Sparro

Our partners

Australia for Cedar Tanzania
Cambodian Women's Crisis Center
Community Technology Development Trust
Comprehensive Community Based Rehabilitation in Tanzania
Community Research and Development Services
Cowater International
Face to Face
Foundation for the Peoples of the South Pacific Kiribati
HIAM Health
Psychosocial Recovery and Development in East Timor
Solomon Islands Development Trust
Timor Aid
United Purpose Malawi
United Purpose Mozambique
Vita Ethiopia
Walk for Life
World Mosquito Program

Our team

Board

John Kell (Chair)
Mukul Agrawal
Merrilyn Clancy
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Alice Xu

Senior executive

Brayden Howie CEO
Meghal Shah COO
Christine Murphy INTERNATIONAL PROGRAMS DIRECTOR
Carrie Cochrane HEAD OF PARTNERSHIPS
Ta Van Tuan ASIA REGIONAL DIRECTOR

Thank you and farewell to departing staff

Dang Phuong Chi, Tran Huyen Trang, Trinh Thu Thuy, Justin Alick, Manjita Gurung, Dao Quang Minh and Vu Phuong Nghi.

Welcome to new staff

Doan Thanh Hoa, Nguyen Duc Toan, Cao Thi Hanh Dung, Nguyen Hai Yen, Lo Thi Trang, Rika Supartono and Tran Ngoc Tue.

Our strategy

Action on Poverty has a new Strategic Plan 2021-24 that adapts to fundamental transformations occurring in the international aid and development sector. Our strategic focus is on supporting an 'open aid' model that is more dynamic, flexible, and innovative than before. This is driven by three key changes:

1. Global development is open to new actors

There is a shift away from the dominance of a few big foreign aid agencies, established NGOs, and philanthropists towards a more open dynamic with a broad range of partnership and resourcing models that allow for greater engagement, flexibility, and innovation.

2. Shift from wholesale to retail models

We are moving away from the homogenous 'aid project' mindset towards bespoke programs tailored to specific individuals and communities. Aid recipients are treated not as 'beneficiaries' but increasingly as 'customers' - as are donors.

3. Rewarding what works

Impact is increasingly recognised as the priority for funders. This is incentivising new approaches that incorporate behavioural science, human-centred design, and systems thinking. This not only transforms aid and development products, but also encourages new partnership models, such as social enterprise.

THIS PHOTO: Mung is a homestay owner in our Community-Based Tourism project in Son La, Vietnam, known for her gracious hospitality.



Strategic Direction 1 Inspire	Strategic Direction 2 Quality, effective programs	Strategic Direction 3 Sustain
AOP is present and active in the sector as a thought leader on international poverty-related issues, building networks and reputation that inspire new and existing changemakers to take action on poverty.	Programs are evidence-based to achieve measurable impact on reducing poverty. Programs are delivered through mutually beneficial partnerships that encourage good practice, shared learning, and experimentation.	AOP invests in its people, systems, governance, and risk management to ensure sustainability and continue to deliver its mission long-term.
How we measure success		
<ol style="list-style-type: none"> 1. AOP is recognised as a thought leader on global poverty 2. We identify and attract changemakers who can take action on poverty 3. We establish new partnerships that have an impact on global poverty 	<ol style="list-style-type: none"> 1. AOP measures programs against a standardised impact framework 2. We deliver programs through mutually beneficial partnerships 3. Programs encourage good practice, shared learning, and experimentation 	<ol style="list-style-type: none"> 1. AOP staff are capable and inspiring 2. We have strong, fit-for-purpose systems; good governance; and sound risk management. 3. We have strong organisational sustainability.

Sustainable Development Goals

We're committed to doing our part to achieve the United Nations' Sustainable Development Goals and create a better world for all by 2030.



Health

Overview

Good health is a prerequisite for communities’ long-term development. Our health programs address public health threats, connect communities to health services, train medical professionals, and improve hygiene practices to help communities achieve the wellbeing that underpins their other development goals. All our programs include COVID-19 awareness and prevention activities.

Our health program is also connected to our food, water, and climate program, helping vulnerable households grow nutrient-dense foods to reduce malnutrition, hunger, and stunting.

Highlights

This year, we continued our partnership with the World Mosquito Program (WMP) and Monash University, operating the WMP’s Asia hub in Ho Chi Minh City and supporting its global projects. The WMP uses a safe, naturally-occurring bacteria called *Wolbachia* to prevent transmission of dengue, Zika, chikungunya, and other mosquito-borne diseases that affect millions every year.

In Bangladesh, we helped children with clubfoot access free treatment through a national network of podiatric clinics. Since the Walk for Life project began, 28,717 children have received treatment and avoided a life of permanent disability. In Tanzania, we continued supporting the Comprehensive Based Rehabilitation in Tanzania (CCBRT) Hospital, providing affordable medical care in Dar es Salaam.

In Kiribati, we supported health and hygiene awareness training with outer island communities, trained community health service providers, helped communities establish health task force committees, and taught households how to increase the nutritional content of their garden produce. In Timor-Leste, we educated 991 people in gender roles and the impact of domestic violence on families, conducted COVID awareness-raising and mitigation activities, and provided counselling and mental health support at two prisons.



575,800

people received
COVID-19 information
BANGLADESH



30,000

patients treated at
an out-patient clinic
TANZANIA



991

people educated
on impact of
gender-based violence
TIMOR-LESTE



200

community members
with more awareness of
disease prevention
KIRIBATI



330

families of clubfoot
patients receiving hygiene
and food packages
BANGLADESH



THIS PHOTO: AOP has introduced COVID-safe practices in all projects. Here, members of a women's savings group in Cambodia sanitise their hands before a meeting.

Gold standard evidence for new approach to dengue reduction

AOP is proud to partner with the World Mosquito Program (WMP) on its ground-breaking research, which uses a safe, natural bacteria called *Wolbachia* to prevent the transmission of mosquito-borne diseases such as dengue.

AOP operates WMP's Asia hub in Ho Chi Minh City, Vietnam, and supports its regional and global operations.

In June 2021, WMP published the results from a three-year Randomised Controlled Trial (RCT) in the prestigious New England Journal of Medicine. The trial, conducted in Yogyakarta, Indonesia, found that deployment of *Wolbachia*-carrying mosquitoes reduced dengue incidence by 77 per cent and hospitalisation due to dengue by 86 per cent in target communities.

The results of the trial provide compelling gold standard evidence for the efficacy of the *Wolbachia* method in controlling dengue.

For more information on the WMP's work, please visit worldmosquitoprogram.org.



HIAM Health

TIMOR-LESTE

This year, our long-term partner, HIAM Health, was devastated by heavy flooding in Dili in early April. COVID-19 also triggered a State of Emergency, hindering HIAM Health's ability to deliver their vital nutrition services.

HIAM Health is a leading Timorese NGO reducing malnutrition through feeding, family education, and vocational training programs. They were poised to launch two new vocational training qualifications – a Certificate I in General Agriculture and Certificate II in Horticulture – when the floods struck, forcing them to postpone.

HIAM's headquarters in Dili were inundated, causing serious damage. Their nutrition gardens, generators, water pumps, and office/IT equipment were damaged or destroyed. Almost everything needed to be replaced.

However, with support from generous Australians, HIAM Health was able to quickly repair the damage and get back on its feet. Staff and volunteers pulled together to clean the premises and recommence operations in a COVID-safe way.

In partnership with the National Director for Training, HIAM Health has now implemented a mobile training program, working with young farmers in the open air. They are also delivering nutrition training to a safe house for women and children, and training the government's extension workers, which will help many more families learn about nutrition-sensitive agriculture.

HIAM Health's flood recovery was supported by Optical Superstore and the Australian public.



Social accountability and governance

Overview

Social accountability and good governance are essential to achieve long-term development gains. We promote inclusive communities, transparent and accountable governments, and participatory decision-making as the basis for a strong civil society. This is particularly important for groups that are systemically under-represented in formal political institutions, such as women and people with disabilities.

We work closely with civil society and NGOs to foster localised, sustainable development practices; develop accountability tools to connect citizens with government; inform citizens of their rights and train citizens' groups in advocacy and leadership; and promote social inclusion in village governance structures.

Highlights

We worked with the Solomon Islands Development Trust (SIDT) to host village forums, where communities presented their Village Action Plans to provincial leaders, local NGOs, and church leaders. We also helped communities implement their village action plans, including upgrading a solar-powered well serving 195 people, and providing start-up support for women's small business initiatives, including a chicken-raising business and fuel depot. With support from the Government of Canada through the Canada Fund for Local Initiatives, we helped leaders from 19 villages in East Makira develop advocacy, planning, and fundraising skills to pursue their development goals.

In Timor-Leste, we worked with Timor Aid to help communities develop 15 community development plans. In Vietnam, we partnered with the Vietnam Fatherland Front to host a workshop on economic development in Hoa

Binh. With support from Irish Aid, fish farmers and tourism entrepreneurs from ethnic minority communities met with government authorities to discuss resource management.



300

community members
attended a village forum

SOLOMON ISLANDS



81

women with greater
financial literacy

SOLOMON ISLANDS



166

women participating in
17 savings-and-loans
groups

SOLOMON ISLANDS



15

Community Development
Plans created

TIMOR-LESTE

THIS PHOTO: Women from East Makira, Solomon Islands, attend training in mediation, networking, and advocacy.



Education

Overview

Poverty is a major barrier to education, especially for girls. UNESCO estimates that 258 million children are not in school; in the Asia-Pacific region alone, 1.2 million girls are at risk of dropping out due to the pandemic. Girls are more likely than boys to drop out early, with child marriage one of the most common reasons.

Our Education program therefore provides scholarships for disadvantaged children, especially girls, to complete their schooling. We also offer vocational training opportunities for girls and young women so they can find decent jobs or start micro-enterprises and become self-sufficient.

Highlights

In Cambodia, we helped 177 young people (88 per cent girls) access information on education and career opportunities. We helped 27 girls access vocational training, with three girls receiving scholarships to study bakery and another nine girls going on to vocational training in sewing or beauty. Seven girls are already generating income from their newly acquired skills.

We provided eight scholarships for girls in Zimbabwe and seven scholarships in India. In Tanzania, we provided 54 Maasai girls from three schools in Longido and Monduli districts with scholarships and study supplies. The schools' health clubs also engaged in important health promotion activities, including COVID awareness.

In Timor-Leste, we delivered literacy classes for women and men in two prisons, helping them upskill so they are more likely to find work when they're released and avoid reoffending.



156

girls received
information on
educational opportunities
CAMBODIA



54

Maasai girls received
financial support to
stay in school
TANZANIA



15

children received
scholarships
ZIMBABWE
AND INDIA



78

prisoners attending
literacy classes
TIMOR-LESTE



THIS PHOTO: Members of this health club at a primary school in Tanzania have spread awareness of COVID-19 and child protection.

Food, water, and climate resilience

Overview

Our Food, Water, and Climate Resilience program empowers farming communities to increase their productivity and bolster food, nutrition, and income security. We also focus on helping rural communities adapt to climate change. Although developing communities are the least responsible for the climate crisis, they are among the most affected. In the last year alone, floods, cyclones, and droughts have impacted the communities we work with, eroding their hard-won development gains. We help farmers adapt to climate change by increasing access to water, promoting climate-smart agriculture, and introducing drought- and disease-tolerant crops. We also help communities with disaster preparedness and recovery.

Highlights

In eastern Africa, we helped over 7,000 farmers access agricultural training opportunities to improve their food security, nutrition, and income. In Malawi, we worked with 3,000 smallholder farmers to produce Orange-Fleshed Sweet Potatoes and established over 4,000 victory gardens, helping households grow a diverse range of produce for family meals.

In Zimbabwe, COVID-19, economic crisis, and political instability have combined to put severe financial pressure on families. We therefore distributed emergency food rations, including maize, sorghum, and cowpeas, to 2,000 families each month. We also helped communities grow Irish potato and other bio-fortified crops, reducing hunger months by 70 per cent in target areas. Meanwhile, in Ethiopia we helped two farmers' cooperatives construct seed storage facilities that contribute to local food and income security.

In Kiribati and Timor-Leste, we helped households access clean water, increase their vegetable production, and raise chickens and goats for dietary diversity. We also installed new water infrastructure in a remote farming community in Cailaco, Timor-Leste, and installed hand-washing facilities at 10 health clinics in Kiribati.



7,408

farmers reached through
our food security program

AFRICA



4,177

victory gardens
created

MALAWI



2,000

households received
food rations

ZIMBABWE



879

people with access
to clean water

TIMOR-LESTE



375

farmers growing
drought-resistant crops

TIMOR-LESTE

THIS PHOTO: Madalitso, Loveness, and their three children with some sweet potatoes from a recent crop, Malawi.



Ellen

MALAWI

Ellen is a sweet potato farmer, mother of four, and aspiring agriculture dealer in Malawi. Before joining the Diversify Project, she used her small plot of land to grow maize for family meals as well as tomatoes for household income. However, she struggled to earn enough to support her family.

Malawi is one of the poorest countries in the world, ranked 171 of 189 countries on the Human Development Index. According to UNICEF, 37 per cent of children are affected by stunting due to undernutrition.

The Diversify Project works with rural communities, especially women, to increase production of nutritious Orange-Fleshed Sweet Potatoes (OFSP) which can help improve household food security and nutrition. OFSP is an important source of beta-carotene and Vitamin A, which is vital for improving children's nutrition, boosting immunity, and maintaining healthy vision.

With agriculture training, Ellen now has much higher crop yields than before.

"We received training on seed production, nursery management, crop management, storage and post-harvest handling, cooking, and using different recipes," said Ellen. "On the same plot of land, I used to harvest only 150kg of maize, but now I can produce up to 15 bags of sweet potato of 50kg each. With this, I can earn enough money to buy ten bags of maize."

Ellen is now preparing nutritious family meals and has also increased her income by selling surplus OFSP. She uses her profits to pay her children's school fees and also purchased two pigs – an important family asset. However, she also has more ambitious goals.

"I want to be an agro-dealer," said Ellen. "I want to open a big shop selling agricultural inputs. I am confident enough that I can manage this on my own."

This project is supported by the Australian Government through the Australian NGO Cooperation Program.



My VIETNAM

Climate change is threatening small-scale farmers in the Mekong Delta, with flooding, saltwater intrusion, and dry spells destroying vital crops in one of Asia's largest food bowls.

Ms. Cao Thi Ngoc My is among thousands of rice farmers facing these massive threats in Soc Trang, Vietnam.

"There were times that we just needed sunny weather for one or two days to save our two hectares of rice. But then heavy rains and strong winds suddenly came and flooded the rice," said My.

"Our paddy field was also hit by salt intrusion and drought. The annual flooding season, which brings much-needed water to rice fields, was lower than usual, creating water shortages. We always lived with worries."

My knew that, without adapting to the changing climate, there would be no future in farming. But she had a plan. She had seen farmers in a neighbouring province growing a local variety of salinity-tolerant soursop (*Annona glabra*). The farmers grafted other high-yielding varieties of soursop onto the root plant.

My took out a micro-loan from Action on Poverty's Program for Microfinance (APM). With the funds, she attended workshops on how to grow the new soursop varieties and grafted 500 soursop trees at her family's farm.

When her soursop flourished, My faced a new problem – where to sell the additional crops? She had always sold her produce through middlemen, but these traders would often squeeze the farmers' prices to maximise their own profits.

Again, the APM helped My find a solution. With another micro-loan, My bought a dryer and began making soursop tea. She also attended workshops on how to grow soursop to meet the Vietnamese Good Agricultural Practices (VietGAP) standard, which she said helped improve the quality of her product and reinforce customers' trust in her tea.

Currently, My produces and sells up to 35kg of soursop tea each month, earning over AUD\$350 – more than double her income from rice farming, while also adapting to climate challenges now and into the future.

My's customers have embraced her tea, especially because of its three-star rating from the Provincial High-Quality Product Program, which certifies agricultural goods such as soursop in rural areas.

"The joy of my family now is not only in the positive material changes but also in the spirit," said My.

This project is supported by the Australian Government through the Australian NGO Cooperation Program.



Livelihoods and economic empowerment

Overview

Our work focuses on creating opportunities for vulnerable people to increase their incomes and lift themselves out of poverty. The program emphasises women's economic empowerment, targeting women from marginalised groups such as ethnic minorities, women in rural areas, and survivors of domestic violence and human trafficking. We work with individuals and collectives to develop vocational skills, increase financial literacy, and develop small enterprises. According to the World Bank, agriculture is up to four times more effective in lifting people out of poverty than other sectors. Much of our work therefore targets farmers, helping to boost their agricultural productivity, access markets, and develop profitable value chains.

Highlights

In Ethiopia, Malawi, and Mozambique, we worked with potato farmers to increase food production and strengthen market linkages. In Zimbabwe, we helped vegetable and cattle farmers develop savings groups and acquire new business skills, while in Malawi, garden facilitators worked with rural communities to establish 4,177 new victory gardens. These gardens not only produced nutritious produce for family meals, but also contributed to increase income, with over 50 per cent of project participants purchasing new assets such as bicycles.

In Vietnam, we established the Da Bac Fish Farmers' Association and the Da Bac Community-Based Tourism Association, boosting two important local industries. We also expanded our micro-finance program with 840 new members and introduced a mobile app called Tizo to support savings-and-loans groups.

In Cambodia, we supported 24 women's savings-and-loans groups with 879 members (90 per cent women) and enrolled 27 girls in vocational training. Forty-seven group representatives attended an annual meeting to share progress, challenges, and advice with their peers, while 43 businesses implemented COVID-safe protocols to ensure safe operations.

In Timor-Leste, we conducted small business training with women who have experienced gender-based violence. This year, the project helped 21 women establish new businesses to increase their financial independence and continued supporting another 25 existing businesses with training and mentorship.



\$284,543

saved by 24
savings groups

CAMBODIA



1,832

members of our
micro-finance program

VIETNAM



796

farmers trained in
savings-and-loans and
business methodologies

ZIMBABWE



375

farmers growing crops
for market sale

TIMOR-LESTE



40%

increase in
household incomes

ZIMBABWE



THIS PHOTO: Ethnic minority women make and sell traditional handicrafts as part of the Community-Based Tourism project in Vietnam. Here, Van and Tuoi check the quality of the brocade before selling it to tourists.

Adelina

TIMOR-LESTE

When Adelina* fell pregnant, she was forced to drop out of school and was abandoned by her boyfriend. Living with her family in Suai, in south-western Timor-Leste, she faced discrimination in her community and worried about how she was going to provide for the baby.

At a consultation with our partner, Psychosocial Recovery and Development in East Timor (PRADET), Adelina shared her fears: that the baby wasn't receiving adequate nutrition from her diet, that she and her family couldn't afford to care for a child, and that she would never be able to go to university.

With PRADET's support, Adelina attended business training and started a micro-enterprise selling second-hand clothes. Her income allowed her to purchase essentials, such as food and items for the baby. A few months after starting her business, Adelina delivered a healthy child.

"With this business I feel less burden because I have money to sustain myself and, most importantly, to support my newborn baby," said Adelina.

"Previously, I was always overthinking and could not sleep because I worried a lot about buying food and supporting my baby. This affected my physical and mental condition. Now, I feel relief and I can sleep and am happy with my small business."

Adelina has begun saving through the KAEBANK Cooperative and plans to continue developing her business and to complete university study.

*Name changed

This project is supported by the Australian Government through the Australian NGO Cooperation Program.



Mutoko Farmers Associations

ZIMBABWE

After facing drought, food shortages, economic crisis, and now COVID-19, many low-income households are struggling to fulfil their basic needs.

Farmers in Mutoko district have been severely impacted by both the lockdowns and disruptions to supply and value chains. But with support from our local partner, Community Technology Development Trust (CTDT), farmers' groups have pivoted quickly to new business models to make up for lost income.

This project provides farmers with small grants of around AUD\$120 to purchase start-up materials for their new businesses. Farmers who previously sold sweet potato, beans, and butternuts have switched to new models that generate income more quickly, such as raising chickens and selling floor polish.

The Makosa Farmers' Association is one of ten groups who have benefited from the new project. The group has now raised over 300 chickens, which fetch good prices locally. They have used their profits to buy 11 bags of fertiliser for the upcoming farming season.

"We had always wanted to venture into a project to raise money to pay for school fees, groceries, and farming inputs for our families," said Mwanawashe Debe, group chairperson. "We have not looked back."

The Rusunguko Farmers' Association, which makes and sells floor polish, has also been very successful since they have no local competitors. They sell 40kg of polish per month, focusing on their local community to reduce transport costs. With their income, they plan to buy fertiliser and other farming supplies in November and Christmas groceries in December.

This project is supported by the Australian Government through the Australian NGO Cooperation Program.



Hanh

VIETNAM

Pham Thi Hanh lives in one of the largest tea-growing areas in Tan Son and is Director of Long Coc Clean Tea Cooperative. Today, tea provides a sustainable livelihood for her family, but the journey wasn't easy.

Although tea growers in Long Coc produced hundreds of tonnes of tea per year, households sold their tea for just AUD\$2.50/kg and remained trapped in poverty. They had no processing facilities, were underpaid by traders, and worked individually for short-term survival rather than long-term gain.

After participating in technical training in tea production and a study trip to Thai Nguyen, Hanh took out a loan of AUD\$1,800 from AOP and worked with two other households to establish the Long Coc Clean Tea Cooperative. She began promoting her products at local festivals. The cooperative now produces 10 kinds of tea, from affordable to high-end products, with prices ranging from AUD\$12-180/kg. The cooperative has since grown to 13 households, each earning around AUD\$300 per month.

"Remembering the hard days, I feel even more empathy for tea growers, especially women," said Hanh. "If tea farmers like us don't connect with each other, then we can never have a better life. We work equally and respect each other like members of a family."

This project is supported by the Australian Government through the Australian NGO Cooperation Program.



Sreypos

CAMBODIA

Sreypos is secretary for her district's savings federation in Kampong Thom, Cambodia. In this role, she supervises, assists, and trains 24 savings groups as part of our women's economic empowerment program, helping women increase their financial security.

Before joining the project, Sreypos relied on her husband, a farmer, to survive. Caring for two children, she often felt anxious.

"Sometimes I didn't have enough food to eat, and I didn't have proper clothes or any property," she said.

But after her cousin introduced her to a local savings group, Sreypos began to believe that she could improve her situation. The savings groups, supported by the Cambodian Women's Crisis Center, not only help women save money every month, but also educate women about financial literacy and offer micro-loans to support women's businesses. Sreypos has started businesses cultivating cashews and rice to increase her family's income.

"I didn't expect that my life would improve remarkably," said Sreypos. "The project empowers me to speak up. In addition, the project enables women to get more confidence and, as a result, they can lead in their families."

This project is supported by the Australian Government through the Australian NGO Cooperation Program.

Story by Nhean Monyvann, Kajino Mayuna, and Hasegawa Shohie.

Photos by Sovan Philong.



Evaluations



Building Capacity and Access for Community Resilience and Sustainable Livelihoods, Vietnam

With more than 3,000 farmers (mostly ethnic minorities) engaged in training, this project has increased people's capabilities and confidence in livelihood development. The evaluation found that participants demonstrated strong ownership of the project and were working in industries with high potential, including fish farming and tourism. The community-based tourism model experienced impressive growth and was an increasingly important and inclusive source of income for 383 households in 18 villages. Though tourism was hindered by the pandemic, the project was able to adapt and foster economic recovery. Micro-finance supported business development, and the program was government-approved and enabled 2,040 women to access loans.

This project was supported by the Australian Government through the Australian NGO Cooperation Program, by Irish Aid, and by the English Family Foundation.



Pacific Regional Food and Water Security Project, Kiribati

This project engaged 28 communities across three outer islands in food, water, and climate resilience activities. This evaluation found that the project has increased access to clean and safe water, helped households cultivate home gardens to improve health and nutrition, and connected island councils with relevant government officials to sustain healthy communities. The evaluation found that water points were of significant benefit to households and their kitchen gardens, and that participants who were fully engaged with the project and connected with community leaders and government officials were able to improve their quality of life.

This project was supported by the Australian Government through the Australian NGO Cooperation Program.



Planting seeds of change in Ethiopia

With support from the SMEC Foundation, potato farmers are reducing hunger and increasing their incomes in Gamo Gofa, Ethiopia.

While famine may grab headlines, chronic malnutrition and food insecurity are daily struggles for rural communities who have not benefitted equally from Ethiopia's rapid development.

AOP works with over 13,000 farmers in south-eastern Africa to improve production of Irish and Orange-Fleshed Sweet Potato. Potatoes are the crop of choice for many small-scale farmers because they are nutrient-dense, grow quickly, and fetch good prices at market.

However, potato farmers face many challenges, including a lack of infrastructure to support local seed industries. Access to affordable seed makes an enormous difference to the community. Seed storage facilities enable farmers' cooperatives to produce and store high-quality seed locally, and seed producers can earn a good living selling the seed to local farmers at reasonable prices.

With the construction of two new storage facilities, hundreds of farmers in Gamo Gofa are now enjoying increased opportunities to improve their livelihoods.

The community has access to two new Diffused Light Stores (DLS), built with support from the SMEC Foundation and SMEC's Ethiopian team. Each DLS can store 200 tonnes of potato seed each, increasing the availability of seed, which is crucial for increasing farmers' yields, household nutrition, and income.

SMEC Ethiopia staff were directly engaged in the project, working with communities to understand their needs, overseeing construction work, and organising the launch event.

For SMEC, staff participation is a driving force behind their charitable work.

"From the beginning, the SMEC Foundation has been inspired and led by employees who are motivated to make a difference in the regions where we operate," said Roger Bayliss, Chairman of the SMEC Foundation.



"The Foundation was created in 2001 as an employee initiative, driven by employees who saw the needs of the communities around the project environments where we worked, and wanting to get involved."

"We believe that our support makes business sustainable and builds trust with the community," said Tsegaye Borse, SMEC's Country Manager, Ethiopia. "This leads to strong connections and partnerships with the local stakeholders here in Ethiopia."

Mr Bayliss said they chose to partner with AOP because of their focus on grassroots projects.

"Aside from AOP's strong track record of international development projects, a drawcard for SMEC was their strong network of people on the ground," he said. "Likewise SMEC operates in over 40 countries and we wanted to partner with an organisation where we could mobilise and connect resources at a local level and make a genuine difference on the ground."



COO MEGHAL SHAH

Report from the COO

Action on Poverty (AOP) achieved a net surplus of \$192,756 for the 2020-21 financial year (FY21). This was achieved through careful management of operational expenditure to align with decrease in other Australian Grant revenue.

Income

The revenue decline was predominantly driven by a decrease in AOP's other Australian Grants to \$7,689,095 (FY20 \$8,950,869). The COVID-19 pandemic has delayed project implementation, resulting in decrease in both income and expenditure. AOP's relationship with DFAT remains an essential partnership for ongoing funding with support from the Australian NGO Cooperation Program (ANCP) amounting to \$2,087,430 in FY21.

Expenditure

During FY21, AOP applied funds of \$9,220,491 to deliver programs across Africa, Asia, and the Pacific. This represents 83 per cent of AOP's expenditure. Program support costs accounted for 10 per cent of total expenditure in FY21 (\$1,092,787) compared to 5 per cent in FY20. The increase in Program support costs is

driven predominantly by repatriation of staff deployed overseas which were previously grouped under 'Funds to international programs'. Total funds spent on international programs (including Program support costs) have remained stable year on year at approximately 93 per cent of total expenditure. Accountability and administration expenses increased to 5 per cent of total expenditure in FY21 (4 per cent in FY20). This was primarily driven by investment in AOP's core systems to allow it to continue its growth whilst minimising operational risk. Fundraising and commercial activities expenditure accounted for 2 per cent of total expenditure in FY21 of \$250,898.

Reserves

AOP's unrestricted reserves increased by 13 per cent in FY21 to \$1,646,807. This growth in reserves will allow AOP to withstand the volatility and funding uncertainty brought about by the COVID-19 pandemic.

Overall, AOP's financial performance in FY21 has laid a strong foundation for it to embark on achieving its strategic plan for FY22 and beyond.

Definitions

WHERE OUR SUPPORT COMES FROM

Donations and gifts: Monetary and non-monetary contributions from the Australian public, trusts, and foundations.

DFAT grants: The Australian Government's overseas aid program

Other Australian grants: Grants from all Australian institutions other than DFAT

Other overseas grants: All grants sourced from non-Australian institutions

Investment income: Income from interest and other income earned on investment assets

Other income: Fundraising events, sponsorships, foreign exchange gains

WHERE THE MONEY GOES

Funds to international programs: Funds remitted overseas to aid and development projects

International projects – program support costs: Direct costs of project management in Australia including salaries of program staff, project design, monitoring, and evaluation

Community education: Costs related to informing and educating the Australian public of, and inviting their active involvement in, global justice, development, and humanitarian issues

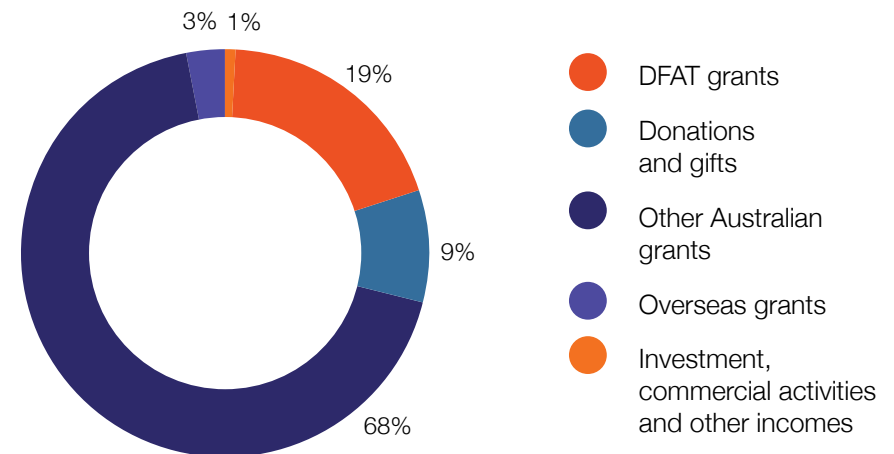
Fundraising – public: All costs related to the purposes of raising funds from the public including salary costs of fundraising staff, and production and mailing of fundraising materials

Fundraising – government, multilateral, and private sector: Personnel and related costs in the preparation of funding submissions and reporting against grants

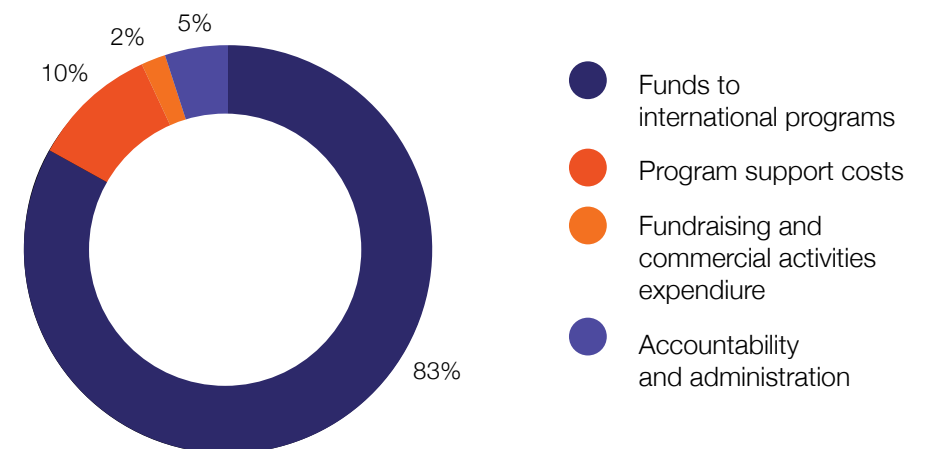
Accountability and administration: Related to the overall operational capacity of AOP, such as audit fees, personnel, IT, finance and administration costs, insurance premiums, and membership to peak bodies

Commercial activities expenditure: Expenditure incurred on activities where there is an exchange of value with an intention to generate a surplus to contribute to the organisation's aims.

Revenue



Expenditure



NOTE 1: HOW PIE CHARTS ARE DERIVED

Pie chart category income and expenses percentages are derived from AOP's Income Statement categories (excluding donations in-kind). AOP's Income Statement follows the ACFID format with financial definitions for each category.

Financial Statements

INCOME STATEMENT FOR THE YEAR ENDED 30 JUNE 2021

	2021	2020
REVENUE		
Donations and gifts		
- Monetary	\$1,052,534	\$1,107,655
- Non-monetary	\$167,060	\$226,412
Grants		
- Department of Foreign Affairs and Trade	\$2,087,430	\$2,247,986
- Other Australian	\$7,689,095	\$8,950,869
- Other overseas	\$356,246	\$252,928
Commercial activities income	\$0	\$1,192
Investment income	\$35,942	\$15,246
Other income	\$50,000	\$52,316
TOTAL REVENUE	\$11,438,307	\$12,854,604

NOTE 2: ANNUAL FINANCIAL REPORT

This financial report is derived from the company's annual statutory report for the year ended June 2021 which is available on our website at www.actiononpoverty.org.

Note 3: REPORTING STANDARDS

The following financial statements have been prepared in accordance with the presentation and disclosure requirements set out in the ACFID Code of Conduct. For further information on the Code, please refer to the ACFID website at www.acfid.asn.au.

	2021	2020
EXPENDITURE		
International aid and development programs expenditure		
International programs		
- Funds to international programs	\$9,220,491	\$10,940,072
- Program support costs	\$1,092,787	\$648,035
Fundraising costs		
- Public	\$121,906	\$120,801
- Government and multilateral and private	\$128,992	\$103,456
Accountability and administration	\$508,345	\$470,589
Non-monetary expenditure	\$167,060	\$226,412
Total international aid and development programs expenditure	\$11,239,581	\$12,509,365
Commercial activities expenditure	\$0	\$1,193
Finance costs	\$5,970	\$21,203
TOTAL EXPENDITURE	\$11,245,551	\$12,531,761
SURPLUS/(DEFICIT)	\$192,756	\$322,843
Other comprehensive income		
Unrealised gains on investments	\$11,511	\$0
TOTAL COMPREHENSIVE INCOME	\$204,267	\$322,843

BALANCE SHEET AS AT 30 JUNE 2021

	2021	2020
ASSETS		
Current assets		
Cash and cash equivalents	\$2,772,288	\$3,168,749
Trade and other receivables	\$553,176	\$220,112
Total current assets	\$3,325,464	\$3,388,861
Non-current assets		
Other financial assets	\$595,359	\$115,494
Property, plant and equipment	\$59,906	\$203,881
Total non-current assets	\$655,265	\$319,375
TOTAL ASSETS	\$3,980,729	\$3,708,236
LIABILITIES		
Current liabilities		
Trade and other payables	\$369,018	\$258,372
Unspent project funds	\$1,617,423	\$1,585,288
Lease liabilities	\$39,115	\$216,410
Provisions	\$261,226	\$192,515
Total current liabilities	\$2,286,782	\$2,252,585
Non-current liabilities		
Provisions	\$34,029	\$0
Total non-current liabilities	\$34,029	\$0
TOTAL LIABILITIES	\$2,320,811	\$2,252,585
NET ASSETS	\$1,659,918	\$1,455,651
EQUITY		
Reserves	\$13,111	\$1,600
Accumulated funds	\$1,646,807	\$1,454,051
TOTAL EQUITY	\$1,659,918	\$1,455,651

STATEMENT OF CHANGES IN EQUITY For the Year Ended 30 June 2021

	Accumulated unrestricted funds	Reserves	Total
Balance at 1 July 2020	\$1,454,051	\$1,600	\$1,455,651
Surplus for the year	\$192,756	\$0	\$192,756
Unrealised gains on investments	\$0	\$11,511	\$11,511
Balance at 30 June 2021	\$1,646,807	\$13,111	\$1,659,918
Balance at 1 July 2019	\$1,131,208	\$1,600	\$1,132,808
Surplus for the year	\$322,843	\$0	\$322,843
Balance at 30 June 2020	\$1,454,051	\$1,600	\$1,455,651



INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF ACTION ON POVERTY LIMITED

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Action on Poverty Limited (the Company), which comprises the statement of financial position as at 30 June 2021, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the directors' declaration.

In our opinion the financial report of Action on Poverty Limited, has been prepared in accordance with *Division 60 of the Australian Charities and Not-for-profits Commission Act 2012*, including:

- giving a true and fair view of the Company's financial position as at 30 June 2021 and of its financial performance for the year then ended; and
- complying with Australian Accounting Standards and *Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report.

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

Independence

We are independent of the Company in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (including Independence Standards) (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Other Information

The directors are responsible for the other information. The other information comprises the information included in the Company's annual report for the year ended 30 June 2021, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

Other Information (cont'd)

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Act 2012*. The directors' responsibility also includes such internal control as the directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

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

The directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

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Auditor's Responsibilities for the Audit of the Financial Report (cont'd)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors. Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on the requirements of the NSW Charitable Fundraising Act 1991 and the NSW Charitable Fundraising Regulations 2015

We have audited the financial report as required by Section 24(2) of the NSW Charitable Fundraising Act 1991. Our procedures included obtaining and understanding of the internal control structure for fundraising appeal activities and examination, on a test basis of evidence supporting compliance with the accounting and associated record keeping requirements for fundraising appeal activities pursuant to the NSW Charitable Fundraising Act 1991 and the NSW Charitable Fundraising Regulations 2015.

Because of the inherent limitations of any assurance engagement, it is possible that fraud, error or non-compliance may occur and not be detected. An audit is not designed to detect all instances of non-compliance with the requirements described in the above mentioned Act(s) and Regulations as an audit is not performed continuously throughout the period and the audit procedures performed in respect of compliance with these requirements are undertaken on a test basis. The audit opinion expressed in this report has been formed on the above basis.

Opinion

In our opinion, the financial report of Action on Poverty Limited has been properly drawn up and associated records have been properly kept during the financial year ended 30 June 2021, in all material respects, in accordance with:

- a) sections 20(1), 22(1-2), 24(1-3) of the NSW Charitable Fundraising Act 1991;
- b) sections 10(6) and 11 of the NSW Charitable Fundraising Regulations 2015

Report on the Australian Council for International Development (ACFID) Code of Conduct Summary Financial Report (the Report)

We have audited the Report of the Company, which comprises the statement of financial position as on 30 June 2021 and the income statement, statement of comprehensive income, statement of changes in equity for the year ended on the date and the directors declaration. The directors of the Company are responsible for the preparation and presentation of the Report in accordance with section C.2.2 of the Australian Council for International Development (ACFID) Code of Conduct. Our responsibility is to express an opinion on the Report based on our audit conducted in accordance with the Australian Auditing Standards.

Opinion

In our opinion, The Australian Council for International Development (ACFID) Code of Conduct Summary Financial Report of The Action on Poverty Limited for the year ended 30 June 2021 complies with section C.2.2 of the Australian Council for International Development (ACFID) Code of Conduct.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, action taken to eliminate threats or safeguards applied.

PKF

PKF



KYM REILLY
PARTNER

25 OCTOBER 2021
SYDNEY, NSW



Inspiring Australians

Every year, we're fortunate to work with dedicated volunteers who donate their valuable time and expertise to help AOP and our partners.

Mariam Zaidi is currently studying a Bachelor of Laws and Bachelor of Arts, majoring in International Studies, at Macquarie University.

In 2020, she joined our Programs team as part of her university's Professional and Community Engagement program. During her internship, Mariam worked in a team of six interns to conduct desk reviews of our partners, reviewing key documents and writing policies for NGOs in Zimbabwe and Tanzania.

After completing the internship, Mariam was eager to continue working with AOP during her summer break.

"I was fascinated by everything that goes into working with an NGO," she said. "I love how you feel like you're really contributing to helping others."

Over the summer, Mariam worked with two other interns to conduct a disability audit of AOP's partners, and then delivered a presentation to program staff on her findings.

"The internship taught me to be efficient, how to work in a professional environment, and gave me a good understanding of how to work with partners," said Mariam. "Team work was really important as well – there are challenges that come with it, but you gain so much from it."

Mariam is now completing her final year of study and hopes to work in international aid or diplomacy in future.

"I recommend volunteering to others," she said. "I genuinely think the experience you get volunteering and interning adds to both your professional skills and your interpersonal skills."

"AOP is something I can put on my resume, but also something I can look back on. I'm so happy that I had the opportunity to work with an organisation that contributes to the lives of others."

Compliance and regulation

Like all Australian charities and not-for-profits, Action on Poverty operates in a highly regulated environment and complies with a range of laws, regulations, licences, and codes of conduct to uphold accountability with our community and stakeholders.

Department of Foreign Affairs and Trade (DFAT)

Action on Poverty is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). DFAT is responsible for managing the Australian Government's official overseas aid program. AOP is a fully-accredited and trusted recipient of DFAT funds. The DFAT accreditation process is thorough, robust, and undertaken every five years. It involves a detailed assessment of AOP's systems, operations, management capacity, governance, and linkages with the Australian Government against stringent criteria. Find out more at dfat.gov.au.

Australian Council for International Development (ACFID)

ACFID is the peak body for aid and development NGOs and its Code of Conduct upholds the highest standards in the sector. AOP is a member of ACFID and a signatory to the ACFID Code of Conduct. As such, we are committed to working with transparency, accountability, and integrity. For more information on the Code of Conduct, visit acfid.asn.au.

Australian Tax Office (ATO)

The ATO has given AOP Deductible Gift Recipient (DGR 1) status as an Overseas Aid Fund, granted AOP exemption from Income Tax, and provided concessions for Fringe Benefits Tax and GST.

Australian Charities and Not-for-Profits Commission (ACNC)

The ACNC is the independent national regulator of

charities. AOP is registered with the ACNC and complies with financial and organisational reporting obligations and governance standards. Refer to acnc.gov.au for more details of these obligations and standards.

Fundraising

Many Australian states and territories require charities to hold fundraising licences to raise funds within their borders. AOP is licenced to fundraise in all states and territories, and complies with the requirements associated with these licences, including annual reporting to particular states.



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MEMBER





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Action on Poverty Limited trading as
Action on Poverty