

Empowering changemakers

ANNUAL REPORT 2021-22



Actionon
Poverty



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COVER PHOTO: A microfinance participant in the Maasai Women's Economic Empowerment Project implemented by CORDs in Tanzania. THIS PHOTO: The WMP field workers in Binh Duong province celebrating the successful release of Wolbachia mosquitoes.



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

By the end of June 2022, it was pleasing to see that things were closer to normal than they had been for the past two years. Although we cannot say that COVID is over, we are learning to live with it.

As an international development agency, it was great to see the return of some overseas travel and the ability to visit some of our partners and colleagues in Vietnam. A number of us were able to travel to Hanoi for the launch of VietHarvest at the beginning of June. That was a very successful event, and we look forward to working with VietHarvest to take more action on poverty in Vietnam. After the disruption of COVID, it was very satisfying to be back pursuing our strategy of engaging and working with new partners.

I know that the team is very much looking forward to visiting all our partners as soon as practicable.

Of course, the second half of 2021 saw us locked down again for an extended period. Building on the experience of the previous year, our CEO Brayden and the teams in Sydney and Vietnam continued to work very effectively, and usually remotely, supporting the vulnerable communities with which we work.

Being in lockdown may have been an advantage as we prepared for the five-yearly review of our accreditation with the Department of Foreign Affairs and Trade (DFAT) at the start of this calendar year. DFAT accreditation is vital if we wish to continue our important work. I am delighted to report that we achieved full accreditation for another five years. Thank you and congratulations to AOP's management and staff for achieving this important milestone.

Following accreditation, International Programs Director and former CEO, Christine Murphy, has transitioned to a part time consultant's role. Chris has made an enormous contribution to the success of AOP. I thank her for her dedication over many years. We are grateful that she is able to continue to support our work as a part time consultant.

Thank you again to our supporters – we would not be here without you.

Finally, thank you to my fellow directors for their commitment and dedication during another challenging year - but fortunately with a much-improved outlook by the end of it.



CEO BRAYDEN HOWIE

Report from the CEO

As the world emerges from the fog of COVID, it feels like we are re-learning some of the old ways of doing things, appreciating the simple ways of doing things, and building on new ways of doing things. Despite the challenges of the past 2 years, it is very encouraging to see new people approaching AOP to discuss ways they can become changemakers and have an impact on poverty around the world.

Our impact data from this year still reflects a period affected by COVID. It has been truly inspiring to see the tireless and selfless efforts of so many people working for our partners and within our communities, each continuing to provide services and support despite the challenges, losses, and personal costs. If it wasn't for these front line changemakers, many people would have been worse off. This year, together with our partners, we have reached over 200,000 people across 11 countries in Asia, Africa, and the Pacific. In Asia, 3,338 women are increasing their income and enhancing their financial literacy. In Africa, 24,723 people are reporting reduced hunger, and in the Pacific, COVID awareness raising activities reached 9,664 people.

This year we were also very pleased to have our full accreditation with the Department of Foreign Affairs and Trade renewed for another 5 years. This is no small feat and has come amid significant changes to how AOP operates, and increased rigour in how the accreditation is assessed. I am incredibly proud of the team for this accomplishment.

Over the year ahead, we are looking to grow our support to new changemakers who are seeking significant impact on global poverty. We are on the lookout for some big ideas and new approaches. As Australia has emerged from the uncertainty of the past 2 years, the second half of this year has seen AOP engage on developing some exciting new programs with new partners. The 2022-23 year has started with a bang as the hard work of the previous year is now bearing fruit – these are all announcements for the next annual report, but suffice it to say, AOP is an exciting place to be right now.

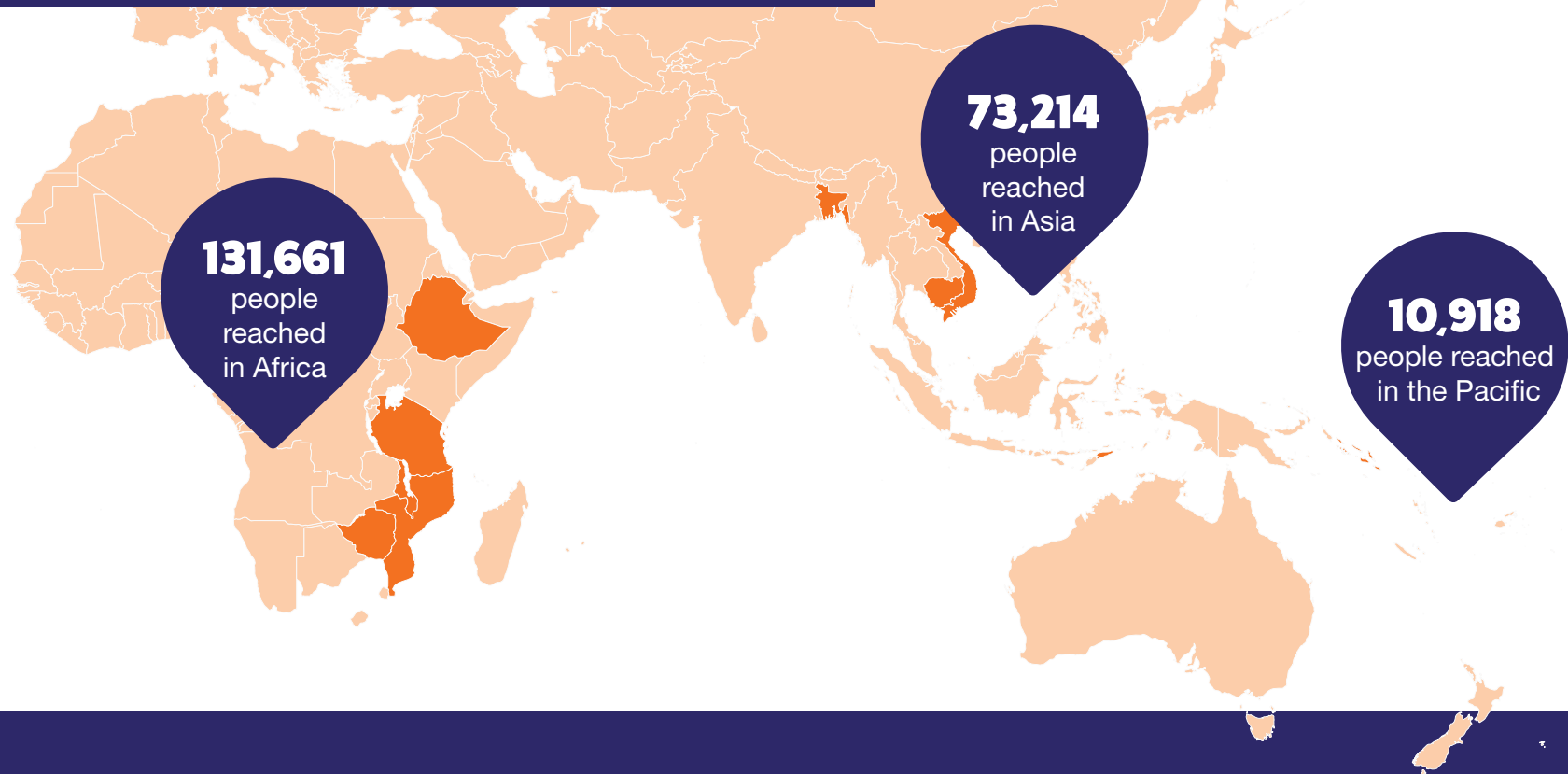
To our incredible team, our tireless partners, our generous supporters, and the communities we work with, thank you for the impact you are having around the world. Because of you, the world is a better place.

THIS PHOTO: Farmers in Mutoko, Zimbabwe, raise goats as part of their income-generating activities in the Food Productivity and Market Linkages Project.



Our global impact

In 2021-22, our programs reached over 215,000 people in 11 countries across Africa, Asia, and the Pacific.



129,306

people received COVID information, food packages, or hygiene supplies



13,849

people with access to safe water



118,172

people with more food to eat



10,496

people with increased access to health services



17,005

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:
Enelesi grows sweet
potatoes as part of
the Diversify Project
in Malawi.



Our supporters

Institutional donors

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

Trusts and foundations

Charitable Aid Foundation
The Charitable Foundation
Collendina 5 Foundation
Douglas Scott Foundation
Glencoe Foundation
Gomo Foundation
Lang Foundation
MiracleFeet

Corporates

SMEC Foundation
NDY Charitable Trust

Pro bono support

Maddocks
Vidversity

Our partners

Cedar Tanzania
Cambodia Women's Crisis Center
Community Research and Development Services (CORDS)
Community Technology Development Organisation (CTDO)
Face to Face
Foundation for the Peoples of the South Pacific, Kiribati
HIAM Health
Psychosocial Recovery and Development in East Timor (PRADET)
Sebakwe Conservation & Education Centre, Zimbabwe
Solomon Islands Development Trust
Timor Aid
United Purpose Malawi
United Purpose Mozambique
United Purpose Zambia
Vita-Ethiopia
VietHarvest
Walk for Life
World Mosquito Program

Our team

Board

John Kell (Chair)
Mukul Agrawal
Merrilyn Clancy
Giles Dickenson-Jones
Tim Lovitt
Claire Mallinson
Denis Wolff
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

Lisa Dowdall, Vu Phuong Nghi, Cao Thi Hanh Dung, Tran Ngoc Tue, Nguyen Hai Yen and Pham Vu Quynh Chi.

Welcome to new staff

Karen Brogan, Lo Thi Trang, Do Dong Hung, Tran Thi Thanh Huyen and Nguyen Kim Hoang Ly.

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: Meselech's family, participants in the Food Security and Economic Empowerment for Smallholder Farmers Project, in Ethiopia



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 inspires 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

Access to affordable health care is a basic human right, and good health is a cornerstone for the development of strong and resilient communities. Our health programs connect communities to health services, build capacity of health service providers, establish clearer pathways between public health institutions, governments, researchers, and other NGOs to improve access to health care, including mental health services, and protect communities against diseases such as dengue fever. Our water, sanitation, and food security projects are strongly linked and aim to boost health and nutrition. While our livelihoods projects help families earn higher incomes so they can pay for health care when needed. All our programs include COVID-19 awareness and prevention.

Highlights

This year, we supported 1,140 children with Clubfoot in Bangladesh by providing free treatment through a national network of podiatry clinics. We also created awareness raising campaigns on Clubfoot and its treatment and supported 150 families with transportation and food support during COVID-19.

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 projects globally. The WMP uses a safe, naturally-occurring bacteria called Wolbachia to prevent transmission of dengue fever and other mosquito-borne diseases that affect millions every year. This year in Vietnam the project has been directly working with 3,816 community members, laying groundwork that will benefit the entire population as the project is rolled out.

In Timor-Leste, our work has focussed on reducing domestic and family-based violence with 423 community and family members across six municipalities increasing

their understanding of gender roles, and the negative impacts of domestic and gender-based violence. Working directly with survivors of domestic violence to increase their capacity to support themselves and their families with psycho-social support, livelihood and small business training. Furthermore, over 100 inmates in two Timorese prisons have received mental health support and training in livelihoods and literacy. COVID-19 awareness raising activities were conducted in the prisons and in the communities, reaching 969 people.

In Kiribati, we supported health promotion activities in island communities, focusing on the importance of hygiene, sanitation, nutrition, and COVID-19 prevention. We conducted workshops on diseases, and empowering communities to increase health seeking behaviour. We also provided health care workers with health supplies and materials and conducted workshops on nutrition and food preservation techniques.



1,140

children with clubfoot supported
BANGLADESH



158

health collaborators were trained in the Wolbachia method
VIETNAM



423

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



969

people participated in COVID-19 awareness raising activities
TIMOR-LESTE



190

women accessed health services and attended educational workshops.
KIRIBATI

THIS PHOTO: The World Mosquito Program receiving support from the community in Vietnam.



A ground-breaking solution to reduce dengue fever

Dengue fever is the world's fastest-growing tropical disease. In Vietnam, it is endemic throughout the southern region and central coast. On average, more than 90,000 cases of this mosquito-borne disease are recorded every year.

Monash University and the World Mosquito Program partner with Action on Poverty to bring a ground-breaking solution to minimising dengue fever outbreaks. The method works by introducing a natural bacteria called Wolbachia into mosquitoes, preventing them from transmitting viruses like dengue fever, chikungunya, zika, and yellow fever. The success of the Wolbachia method lies in the fact that it is equitable, cost-effective, and self-sustaining once established.

Once Wolbachia mosquito releases finish, the method provides ongoing protection that benefits all members of the community. The method is backed by multiple clinical trials and has been successfully rolled out in 12 countries. The deployment of Wolbachia carrying mosquitoes can reduce dengue incidence by 77 per cent and hospitalisation due to dengue by 86 per cent.

Binh*, a resident of Thu Dau Mot, has three family members who contracted dengue, including her two grandchildren. She is just one of the many residents excited to welcome Wolbachia.

"I really looked forward to mosquitoes being released in my area. I would be delighted and grateful to the local government for taking care of the people here. That would be great because dengue is a very dangerous disease. If we can prevent the spread of dengue then that would improve our living standard, and I would feel much more secure about my children's health." Said Binh.

This project is partially funded by the Australian Government Department of Foreign Affairs and Trade through the Australian NGO Cooperation Program (ANCP).

**Name changed*



Alim

BANGLADESH

Little Alim is everything to his grandparents. Alim's maternal grandfather is a van driver in a village in Rajshahi, and he also works in agriculture, raising poultry and goats.

Alim's mother left him with his grandparents after his birth. His parents separated due to a family dispute, and Alim, who was born with Clubfoot, was left in the care of his maternal grandparents, who took full responsibility for his treatment.

Action on Poverty works in Bangladesh with the local NGO, Walk for Life, providing training for health service providers and free treatment and support for children born with Clubfoot and their family. Accessing treatment has been particularly challenging during COVID lockdowns this year.

Because Alim's family was not financially secure, they were struggling to find a way of providing him with proper care. Alim's grandmother stated that it was becoming increasingly costly for them to visit the district hospital. "I have never let there be any lack of care for Alim," she added. "We would treat him even if we had to sell the property."

Alim has been supported to access the treatment he needs under the Walk for Life program since he was 17 days old. Alim is recovering day by day and his feet are slowly realigning.

Alim's grandparents expressed their gratitude to Walk for Life and DFAT**. They appreciate that no one in the medical centre has ever been neglected, no matter what their circumstances and the staff are like family. They hope that eventually Alim will be able to walk independently and grow up to be a warm-hearted human being, not affected by disability as he would have been.

**Name changed*

***This project is supported by the Australian Government Department of Foreign Affairs and Trade (DFAT) through the Australian NGO Cooperation Program (ANCP).*



Social accountability and governance



Overview

Inclusive communities, transparent and accountable governments, and participatory decision-making processes are fundamental prerequisites for local communities to achieve their long-term development goals. We build relationships between vulnerable communities, local NGOs, government, and other civil society actors as the basis for long-term change. We support training in skills such as advocacy, leadership, and management, and encourage community cohesion, including women, ethnic minorities, people with disabilities, and youth. We help people to identify and meet their own development goals. Our overall goal is to empower communities to achieve long-term change from the grassroots level.

Highlights

In Timor-Leste, we worked with PRADET (Psychosocial Recovery & Development in East Timor) advocating for greater anti-trafficking awareness and strategies in the community. As part of these activities, PRADET organised media outreach with local Timorese network RTTL (Radio Television Timor-Leste), and recorded a television program to raise awareness on human trafficking in Timor-Leste. Further, the government of Timor-Leste has formed a Commission for Combating Human Trafficking, involving civil society, including PRADET. In this way, we continue working to strengthen the relationships between government, citizens, and civil society, to create long-term, sustainable development. Similarly, working with Timor Aid, another local NGO partner, we continued supporting the Pacific Regional Food and Water Security Project. The Director of the Department of Agriculture in

Bobonaro has supported the project activities conducted by farmers' groups, and local village leaders showed their support by opening training workshops and officially handing over a gravity-fed water system to the community and its members. This system was established through collaboration fostered by the project.

In Kiribati, together with The Foundation for the Peoples of the South Pacific, Kiribati, we worked across three islands to support communities with their development plans. As a result, 13 communities have identified their needs, adopted and implemented their Community Development Plans and are working with local government to implement these. The project has particularly focussed on community governance in regard to health services. Now, 56 community members have governance roles in health services across the three islands. The project also conducted training sessions to empower communities to increase their health seeking behaviour.

Action on Poverty in Vietnam presented their Community-Based Tourism (CBT) Project experience in three national workshops this year. The workshops were designed to create engagement between local and national levels and inform policy that promotes socially inclusive and responsible tourism for ethnic minorities. The team provided recommendations for CBT development guidelines and indicators in the National New Rural Development program, informed by the experience and feedback from representatives from ethnic minority groups involved in our CBT program.



13

communities implemented
their Community
Development Plans

KIRIBATI



56

community members
now hold governance
roles in health services
across 3 islands

KIRIBATI



3

workshops conducted,
presenting the Community-
Based Tourism Project
experience and guidelines

VIETNAM

THIS PHOTO: Local authorities and PRADET Director, Manuel Dos Santos in a TV program organised to raise awareness about human trafficking across the country.



Food, water, and climate resilience



Overview

Developing communities are among the most affected by climate change. Droughts, floods, and other extreme climatic events have a devastating impact on rural communities that make their living from the land, causing crop loss, hunger, and malnutrition. Our Food, Water, and Climate Resilience programs empower farming communities across Africa and the Pacific to increase their productivity, improving nutrition and income security. We help communities adapt to climate change by increasing access to water, promoting climate-smart agriculture, and introducing drought- and disease-tolerant crops. We also help communities prepare for extreme climatic events and recover after they take place. Our Food, Water, and Climate Resilience programs include COVID-19 awareness and prevention campaigns.

Highlights

In Ethiopia, Mozambique, and Malawi we supported 7,885 farmers in improving their food security, nutrition, and income through a project that is promoting Irish Potato and Orange Fleshed Sweet Potato (OSFP). These crops are highly nutritious, versatile, highly desired and store well. Farmers' productivity increased at least two-fold as a result of increasing access to good quality seed, by using improved production techniques, and making use of better conservation practices for storing produce. The project has also made good progress in bringing new products to market such as producing flour from OFSP which has been able to replace expensive imported flour in commercial bakeries.

In Zimbabwe, our ongoing Improving Food Security and Market Linkages Program has seen a 30% increase in crop productivity due to improved access to irrigation

water provided by two small weirs built under the program this year. Access to water for irrigation has increased water access by 50% for farmers in the target area. The project also supports a livestock improvement component which has seen a 15% increase in households keeping improved breeds of livestock. At the community level the impact of the project has been to reduce hunger months by 4 weeks for most households, which has been good progress in a year that has been characterized by political challenges, drought, floods and ongoing COVID-19 lockdowns. Because the situation in Zimbabwe was so difficult this year, with support from The Charitable Foundation (TCF) we also distributed emergency food rations to 2,000 vulnerable households.

In Malawi we also supported more than 12,000 people through the Victory Garden Project, helping families to



7,885

farmers supported through our food security program

AFRICA



12,099

people with Victory Gardens supported

MALAWI



375

farmers harvested nutritious vegetables for household consumption

TIMOR-LESTE



879

people have continuous access to clean water

TIMOR-LESTE



2,000

vulnerable households received food rations

ZIMBABWE



THIS PHOTO: Nala and her family, participants of the Victory Garden Project, in Malawi, with freshly picked vegetables from their garden.

grow a more diverse range of vegetables for improved nutrition and potential income generating opportunities. The gardens are established using the principles of permaculture and are close to the house. Approximately 92 per cent of project participants are reporting improved food security. Victory gardens have enabled families to diversify what they grow and eat.

Similarly, in Timor-Leste, we supported 375 farmers through the Pacific Food and Water Security Project to grow and harvest nutritious vegetables for household

consumption. Over 110 participants received training in running an agricultural business, and 375 farmers have been able to access new markets to sell surplus crops and increase their income. This year the project also successfully established and maintained a gravity-fed water supply system that is now serving 875 people in the area with safe water.

Fanny

MALAWI

Fanny is a participant of the Victory Garden Project, which we work on with our partner NGO in Malawi, Face to Face. This food security project aims to empower rural communities in Malawi to achieve sustainable solutions to hunger and poverty. Through the creation of low-cost victory gardens, families learn how to grow enough food to eat, earn income, improve nutrition, and lead healthy lives.

“The victory garden brings me happiness because it has changed a lot of things in my life. Because now I don’t need to suffer to have vegetables” says Fanny.

Fanny is from Phalombe district in Malawi, and she is currently raising her two grandsons. She usually works in the fields, and when she comes back from work, she attends to her victory garden. The past months have been extremely difficult for her due to the cyclones, that destroyed her house and garden. Rebuilding after the extreme weather, while having to provide for her grandsons has been challenging.

In that context, her Victory Garden gives her fundamental support, because it helps her to save money while providing a plethora of nutritious food for her family.

“My wellbeing after this project has changed a lot. Because at first, I used to buy the vegetables from the market. But right now, I’m not spending money. I can come in my victory garden and pick some vegetables, so that has improved a lot. I’m very happy, and excited with the project”, said Fanny, while expressing her gratitude with the Australian people for supporting this project.

According to the UN, almost three million people in Malawi are currently facing hunger. They are experiencing the worst food crisis in over a decade. Building a Victory Garden can make a great difference for many families in rural Malawi.



Kaleb

ETHIOPIA

Kaleb participates in a project that aims to enhance food security and economic empowerment of small holder farmers in Ethiopia.

Kaleb is from the South Gonder zone in Ethiopia, he is a father of five, and a potato farmer. The context in the region he lives in is particularly difficult due to drought caused by climate change, and war, which is causing a scarcity of important farming supplies such as fertilizer. He found out about the project through neighbouring farmers. He witnessed how their lives improved and decided to join.

“Before the project life was hard. The agricultural land was the same before the project. We are the ones who changed by getting training and knowledge. The source of our happiness is Shenkola, the improved potato seed given to us. We are multiplying the potatoes we received. We are improving our product by implementing the training given to us. We have changed and we are happy”, said Kaleb, while stating that this year they sold 600 quintals of potato seed.

By providing improved seeds, better produce conservation techniques, and training in agriculture, the project enables farmers to achieve food security and increased income.

“I’m very happy with my life now. I’m teaching my children a better way. My life has improved a lot. I am achieving food security in my home and feeding my children properly. I am fulfilling all the needs of my children and keeping them happy,” said Kaleb.



Livelihoods and economic empowerment



Overview

Our work focuses on creating income opportunities for vulnerable people. Our programs emphasise women's economic empowerment, targeting marginalised women from ethnic minorities, rural areas, and survivors of trafficking and domestic violence. We work to develop vocational skills, increase financial literacy, and establish 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 targets farmers, helping to boost their agricultural productivity, access markets, and develop profitable value chains.

Our work in urban areas focuses on small business development, offering support and training, as well as providing seed capital through savings and small loans schemes.

Highlights

In Ethiopia, Malawi, and Mozambique, we continued working with potato farmers to both increase food production and strengthen market linkages. With lockdowns affecting so many communities, this project linked 980 farmers to market through new digital platforms which helped them overcome some ongoing COVID-19 challenges. In addition, 1,205 farmers were linked to Village Savings and Loans groups.

Similarly, in Malawi, the Victory Gardens work we support with our partner Face to Face has seen 92% of farmers report increased household production and increases in income from selling surplus produce. This enabled them to purchase household goods, pay school fees and contribute to repairs on community assets like boreholes.

This year, with Maasai women in Tanzania, we developed a livelihoods component of the program aimed at some of the challenges women face due to lack of equitable access to income generating opportunities. Two microfinance village savings and loan schemes have been established. Gender training reached 800 people and financial literacy training for women was undertaken. The women involved identified grain milling as an activity that they could develop as a small enterprise. Two grinding mills were purchased using funds made available by the project, and income generated so far has increased income by approximately 50% across the two groups.

In Zimbabwe, the Livelihoods, Economic Empowerment Program has continued to link our food security and livelihoods work together, under very challenging



50%

increase in income reported by Maasai women

TANZANIA



40%

income increase reported by project participants

ZIMBABWE



764

women accessed financial services

VIETNAM



980

farmers linked to market through new digital platforms

AFRICA



US\$276,155

saved between 24 groups in the Women's Economic Empowerment Program

CAMBODIA



THIS PHOTO: Digitalisation in financial inclusion, training participant shows TIZO app on her phone.

circumstances, to good effect. Investing in two small weirs for irrigation led to increased water security that made farmers less dependent on rainfall, and in some cases, able to grow a second crop throughout the year.

In Asia, this program focused on developing existing products and providing support through previously established community groups. In Vietnam, there was considerable investment in digitising financial inclusion assets and standardising our Community Based Tourism

program from a homestay focus to a village model. This will create greater impact and inclusion going forward. The program was able to provide 422 farmers with training in entrepreneurship and financial literacy, and 764 new members accessed financial services through our Village Savings and Loans Association (VSLA) scheme.

Similarly, in Cambodia technical support was provided to our established savings groups which target women at risk of human trafficking or affected by domestic violence.

The 'Cluster Based Federations' at the heart of the program have 24 savings groups, only two still requiring project support. The groups had a total of US\$276,155 in savings between them as of 30 June and provided small grants to 21 individuals and 14 group businesses this year. They were also instrumental in providing support and referring 29 cases of sexual abuse and domestic violence to local authorities.

Binh

CAMBODIA

Women's Economic Empowerment Project

Because of its high poverty rate, the people of Kampong Thom migrate frequently, especially after the harvest season, in order to find work. However, due to a lack of financial literacy and alternative income generation opportunities, people, particularly women, did not see a significant increase in their income. Because they are entangled in the situation, women and girls continue to be the most vulnerable victims of domestic violence.

The project supports economic development for women, including victims of gender-based violence in three districts of Kampong Thom Province through supporting saving schemes and micro-enterprise development. Through the operation of 24 saving groups, the project assisted in increasing access to loans and asset building for 1,048 local residents, 932 of whom were women. By the end of 2021, the groups collectively saved US\$276,155. Sixteen business groups and 28 individual businesses received technical and financial assistance, allowing people to increase their income and living standards. Three Cluster-Based Federations act as social safety nets for vulnerable women.

"In the community, I was very poor. I was turned down by the traditional saving group Tongtin because no one believed I could save on a monthly basis. Through my participation in the project, I established myself and was elected as a leader. I've noticed that I'm more confident now. I can express my ideas and lead the women's saving group in my community. I'm amazed and proud that a regular community woman like me is capable of doing so, and it's not just me; other members have improved significantly in their confidence and financial management capacity." said Binh, saving group leader in the province of Kampong Thom.

**Name changed*



Huong

VIETNAM

Huong, a Thai woman, was born in 1987 and grew up in Son La province, in Vietnam.

Seeing her village prosper day by day with income from tourism, Huong thought about how she could help women build financial awareness and invest for the future. She registered and completed a training course on the Village Savings and Loans Associations (VSLAs) model delivered by the AOP Program for Microfinance. She became a VSLA Community Facilitator who spreads the word and guides community groups around her village on the establishment of VSLAs.

The villagers think they make too little to save, then end up borrowing from loan sharks when there are family emergencies. After her training in 2022, having realised the necessity of savings and helping one another for good household financial management, Huong introduced the VSLA model to two groups in her village and 1 group in an adjacent village. These three self-managed, self-capitalised savings groups bring together 50 members to buy shares and lend to members in need. Loan interest and repayments are paid into the loan fund and increase the share value, benefiting all group members. Each of these groups also maintain an emergency support fund to help its members when someone is sick or has a family emergency.

Huong shared: "Becoming a Community Facilitator, I feel more developed. I have better confidence to go to new places, meet up with many people, and share new ideas that may help them as much as they have helped myself. I gradually know how to communicate and attract people to open savings groups. I can also explain, give guidance, and actively seek answers for any questions posed by the groups."

Huong thinks VSLA groups bring benefits to the community, especially to women. They can now practice savings and loans in a safe and respectful environment.

**Name changed*



Evaluations

This last year AOP carried out the following evaluations for partners in Timor-Leste and Cambodia.



Socio-economic Empowerment Project, Timor-Leste

Timor-Leste's economy remains unequal in terms of gender. Women's income is considerably lower than men's. Tragically, domestic and sexual violence against women is high, and women who experience domestic violence are often financially dependent on their abuser. Furthermore, Timor-Leste's justice system is overburdened and places a strain on the prison system.

Since 2016, Action on Poverty has been working with Psychosocial Recovery and Development in East Timor (PRADET) in the Socio-economic Empowerment Project, which has provided training and support to survivors of domestic violence and abuse. It has also given support to inmates in two prisons to provide training in livelihoods and literacy, psychosocial counselling, and access to legal support. Since the start of the project, the quality of life for approximately 260 survivors of domestic violence and their families has improved, and the project has provided support to over 100 prisoners in Gleno and Becora prisons.

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



Women's Economic Empowerment Project, Cambodia

Because of its high poverty rate, the people of Kampong Thom province in Cambodia migrate frequently in order to find work. However, due to a lack of financial literacy and alternative income generation opportunities, people don't see a significant increase in their income. Furthermore, women and girls are disproportionately affected by domestic violence.

Since 2018, Action on Poverty has worked with the Cambodian Women's Crisis Center to implement the Women's Economic Empowerment Project. The project supports economic development for women, including victims of domestic violence, in three districts of Kampong Thom Province through supporting saving schemes and micro-enterprise development.

Through 24 saving groups, the project assisted in increasing access to loans for women. The groups collectively saved more than AUD \$270,000. Fourteen business groups and twenty-one individual businesses received technical and financial assistance, allowing people to increase their income and living standards. In addition, three cluster federations were set up by the project and act as social safety nets for vulnerable women.

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

Partnerships in focus

Livelihoods and Food Security in Zimbabwe

Action on Poverty works through partnerships to create a world free of poverty and inequality. We believe that the best way to achieve sustainable growth, and long-term development in vulnerable communities worldwide, is through partnerships.

One of our longest-standing partnerships is with The Charitable Foundation (TCF). For 14 years we have collaborated with TCF, supporting work in eight countries on 18 long-term development initiatives, mainly in Africa but also Asia. TCF has also supported short-term humanitarian relief efforts, enabling us to target the most vulnerable, responding to hunger before it becomes famine.

“With 14 years of experience in this role, I can say that the results come not just from the model, but the actual people implementing the model. The AOP team has been and continues to be very high quality, as well as the partners that AOP has, and we have supported over the years,” said Peder Pedersen, CEO of TCF.

This year, Action on Poverty worked in Zimbabwe together with our local partner Community Technology

Development Organisation (CTDO), and the Sebakwe Conservation and Education Centre (SCEC), on a livelihood and food security project funded by TCF.

In Zimbabwe, despite having received reasonable rainfall in the past season, community vulnerability and household food insecurity remain high. This is mainly due to COVID-19 disruption, the economic crisis, and collapsed service delivery.

On top of their existing support, this year TCF provided emergency food support for 2,000 households in two communities, approximately 10,000 people, with inputs and mealie meal rations for four consecutive months. The support also targeted six primary schools in the area with a school feeding program that supported an additional 1,764 primary school pupils.

As Peder Pedersen explained, “I visited in June, and actually witnessed the preparation of food in the schools and the distribution to the kids of the last sacks of maize flour. It makes a tremendous difference for those people. Their situation is critical because of climate change and drought.”





COO MEGHAL SHAH

Report from the COO

Action on Poverty (AOP) achieved a net surplus of \$144,091 for the 2021-22, financial year (FY22). 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 \$6,105,287 (FY21 \$7,689,095). COVID 19 pandemic has delayed project implementation resulting in decrease in both income and expenditure of AOP. AOP's relationship with DFAT remains an essential partnership for ongoing funding with support from the Australian NGO Cooperation Program (ANCP) amounting to \$2,613,314 in FY22.

Expenditure

During FY22, AOP applied funds of \$7,942,157 to deliver programs across Africa, Asia, and the Pacific. This represents 78 per cent of AOP's expenditure. Program support costs

accounted for 15 per cent of total expenditure in FY22 of \$1,477,050. Accountability and administration expense decreased to 4 per cent of total expenditure in FY22 (FY21: 5 per cent). Fundraising expenditure accounted for 3 per cent of total expenditure in FY22 of \$263,924.

Reserves

AOP's unrestricted reserves increased by 9 per cent in FY22 to \$1,790,898. This growth in reserves will allow AOP to withstand the volatility and funding uncertainty brought about by changing economic conditions.

Overall, AOP's financial performance in FY22 has laid a strong foundation for it to embark on achieving its strategic plan for FY23 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

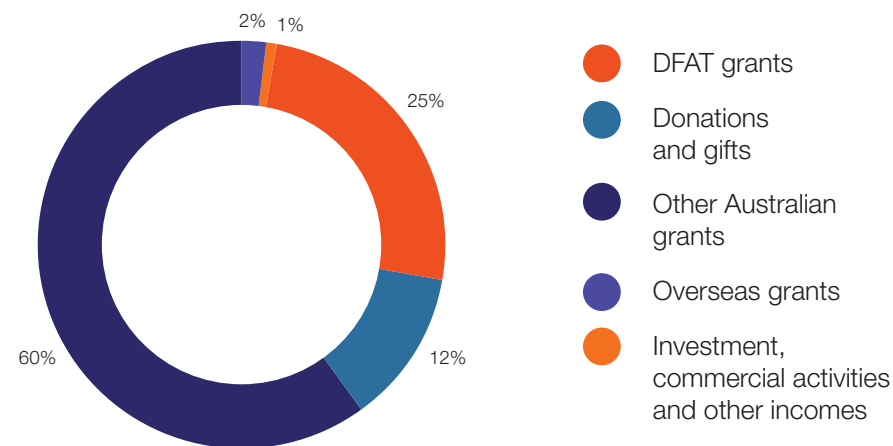
Fundraising – public: All costs related to the purposes of raising funds from the public including salary costs of fundraising staff, and production and mailing of fundraising materials

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

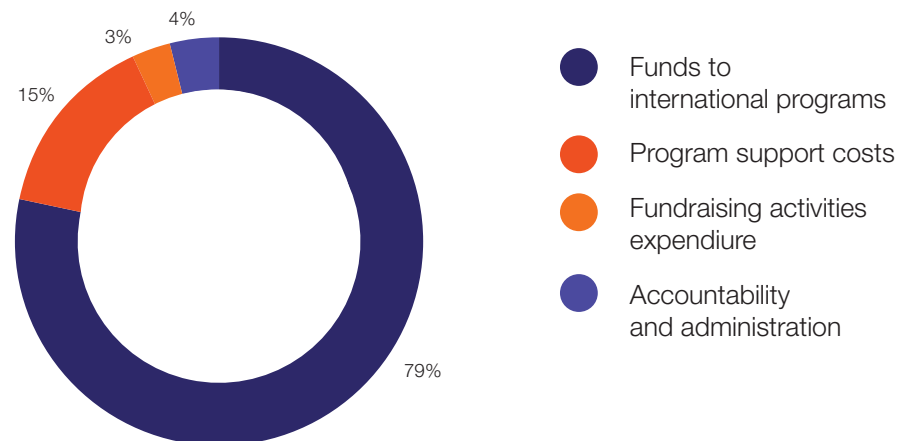
Accountability and administration: Related to the overall operational capacity of AOP, such as audit fees, personnel, IT, finance and administration costs, insurance premiums, and membership to peak bodies

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 3: 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 2022

	2022	2021
REVENUE		
Donations and gifts		
- Monetary	\$1,246,768	\$1,052,534
- Non-monetary	\$190,270	\$167,060
Grants		
- Department of Foreign Affairs and Trade	\$2,613,314	\$2,087,430
- Other Australian	\$6,105,287	\$7,689,095
- Other overseas	\$213,447	\$356,246
Investment income	\$23,432	\$35,942
Other income	\$46,628	\$50,000
TOTAL REVENUE	\$10,439,146	\$11,438,307

NOTE 1: ANNUAL FINANCIAL REPORT

This financial report is derived from the company's annual statutory report for the year ended 30 June 2022 which is available upon request.

Note 2: 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 ACFID website www.acfid.asn.au

	2022	2021
EXPENDITURE		
International aid and development programs expenditure		
International programs		
- Funds to international programs	-\$7,942,157	-\$9,220,491
- Program support costs	-\$1,477,050	-\$1,092,787
Fundraising costs		
- Public	-\$133,703	-\$121,906
- Government and multilateral and private	-\$130,221	-\$128,992
Accountability and administration	-\$419,898	-\$508,345
Non-monetary expenditure	-\$190,270	-\$167,060
Total international aid and development programs expenditure	-\$10,293,299	\$11,239,581
Finance costs	-\$1,756	-\$5,970
TOTAL EXPENDITURE	-\$10,295,055	-11,245,551
SURPLUS FOR THE YEAR	\$144,091	\$192,756
Other comprehensive income		
- Unrealised gains on investments	-\$36,107	\$11,511
OTHER COMPREHENSIVE INCOME	-\$36,107	\$11,511
TOTAL COMPREHENSIVE INCOME	\$107,984	\$204,267

BALANCE SHEET AS AT 30 JUNE 2022

	2022	2021
ASSETS		
Current assets		
Cash and cash equivalents	\$2,401,166	\$2,772,288
Trade and other receivables	\$133,714	\$553,176
Total current assets	\$2,534,880	\$3,325,464
Non-current assets		
Other financial assets	\$571,382	\$595,359
Property, plant and equipment	\$32,877	\$59,906
Total non-current assets	\$604,259	\$655,265
TOTAL ASSETS	\$3,139,139	\$3,980,729
LIABILITIES		
Current liabilities		
Trade and other payables	\$138,473	\$369,018
Unspent project funds	\$1,061,310	\$1,617,423
Lease liabilities	\$21,836	\$39,115
Provisions	\$146,435	\$261,226
Total current liabilities	\$1,368,054	\$2,286,782
Non-current liabilities		
Provisions	\$3,183	\$34,029
Total non-current liabilities	\$3,183	\$34,029
TOTAL LIABILITIES	\$1,371,237	\$2,320,811
NET ASSETS	\$1,767,902	\$1,659,918
EQUITY		
Accumulated funds	\$1,790,898	\$1,646,807
Reserves	-\$22,996	\$13,111
TOTAL EQUITY	\$1,767,902	\$1,659,918

STATEMENT OF CHANGES IN EQUITY For the Year Ended 30 June 2022

	Accumulated unrestricted funds	Reserves	Total
Balance at 1 July 2021	\$1,646,807	\$13,111	1,659,918
Surplus for the year	\$144,091	-	\$144,091
Unrealised gains on investments		-\$36,107	-\$36,107
Balance at 30 June 2022	\$1,790,898	-\$22,996	\$1,767,902
Balance at 1 July 2020	\$1,454,051	\$1,600	\$1,455,651
Surplus for the year	\$192,756	-	\$192,756
Unrealised gains on investments		\$11,511	\$11,511
Balance at 30 June 2021	\$1,646,807	\$13,111	\$1,659,918

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 2022, 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 2022 and of its financial performance for the year then ended; and
- complying with Australian Accounting Standards – Simplified Disclosure Requirements 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 2022, 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 – Simplified Disclosure Requirements 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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For our office locations visit www.pkf.com.au

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 2022, in all material respects, in accordance with:

- sections 20(1), 22(1-2), 24(1-3) of the NSW Charitable Fundraising Act 1991;
- 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 2022 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 2022 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

20 OCTOBER 2022
SYDNEY, NSW



Inspiring Australians

Every year, Action on Poverty works with generous Australian volunteers and interns who donate their time and expertise to tackle poverty in communities worldwide. Working with interns and volunteers is inspiring and invaluable. It is a continuous learning process in which all parties involved grow and generate value.

One of these inspiring Australians is Daniel Respass. Daniel studied a Bachelor of Arts, majoring in International Relations & Politics, minoring in Development Studies, and a Bachelor of Commerce. He has recently finished his studies and is currently working in the international development sector, where he wishes to work for the rest of his life.

In 2021 he joined Action on Poverty as an intern through a university program. During his time at AOP, Daniel worked in the Fundraising, Communications and Marketing area. Part of his job involved researching relevant grants and funding opportunities for AOP's partners around the globe.

"To have direct exposure to the international development space was really useful. I think that research, in the context of funding opportunities for development projects, was the most useful skill I got, because that translated into useful skills for the job I have right now," said Daniel, regarding the skills he developed working at AOP.

When asked about the key takeaway of his time at AOP, Daniel talks about the utility of leveraging networks. While working at AOP, he was also volunteering at VietHarvest, a new social enterprise and current AOP partner dedicated to tackling food waste and reducing hunger in Vietnam.

"VietHarvest was a great idea that needed funding, and AOP is in the business of funding great ideas, so I teed up an initial chat between the two organisations. Then another meeting was arranged, this time with the CEO, and another one, and it eventually worked out to be a partnership, so I could see the fruits of successfully leveraging that network," said Daniel.

After several months of planning, in June this year, VietHarvest and AOP celebrated the beginning of a new partnership that wouldn't exist without Daniel's work. Daniel participated in the partnership launch ceremony in Hanoi, Vietnam, and witnessed how his initial idea contributed to kickstarting this inspiring project. There is no doubt that he has a great future in the international development sector.

In the coming years, Daniel's goal is to have more direct involvement with programs and play a more significant role in the planning and management of projects. We are sure he will make an outstanding contribution to tackling poverty worldwide.

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)

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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Action on Poverty Limited trading as
Action on Poverty