



ANNUAL IMPACT **REPORT** 2020



*Photo this page: Widowed women in Ethiopia have received sheep through INA's project, and the chance to feed their families and earn an income as well.
Photo front page: Families in the Philippines receive medical kits that will help them keep their family members healthier.*

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WHO WE ARE

INA'S VISION

A just world where all people are treated equally to reach their God-given potential.

INA'S MISSION

We are committed to building innovative partnerships for community wellbeing and empowering women and children in our work.

INA'S CORE VALUES

We are Christian:

We are motivated by the example of Jesus, reaching out to the poor, marginalised and oppressed of the world.

We value and respect people of all ages, gender, race and creed:

We do not discriminate against any person but treat all equally and with dignity.

We are committed to empowering local communities:

We promote self-reliance and community ownership; participation that is both inclusive and genuine.

We are a voice for the poor, the disadvantaged and the oppressed:

We advocate for just actions that bring positive change to the lives of the poor.

We are stewards of natural, human and financial resources:

We are transparent and accountable, at all times striving to maximise our impact and effectiveness.

We demonstrate integrity and commitment:

We are ethical and passionate about meaningful and quality partnerships, both in Australia and abroad.



A young girl washes her hands at the facilities at Shurmo Withira ECCE Centre.

OUR GOALS



STRATEGIC GOAL 1

Gender equality for women, men, boys and girls



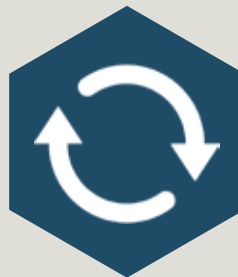
STRATEGIC GOAL 2

Promote healthy, safe, educated children



STRATEGIC GOAL 3

Build alliances and be a voice for the voiceless



STRATEGIC GOAL 4

Strong relational supporter transformation

OUR TEAM



Back Row:

Jenny Nicholls, Krystal Navez-John, Pam Winstanley,
Amanda Southwell, Corlien Heijnen

Front Row:

Catherine Middleton, Serene Tan, Phearak Svay,
Olivia McLardie-Hore, Preeti Anand

GOVERNANCE

OUR GOVERNANCE

The Board of INA is responsible for the governance of the organisation. Board members are selected based on their skills and experience and all serve on the Board voluntarily.

The Board sets the strategic direction for INA and reviews the performance of the organisation against set targets at every Board meeting. Each year the Board approves the annual budget and is also responsible for appraising the performance of the Chief Executive Officer.

At last year's Annual General Meeting, Richard Lim and Shelley Naylor were elected for a third and second term respectively. There is still a healthy gender balance on the Board, and the organisation continues to appreciate the Board members for giving so graciously of their time and for the way they utilise their skills and experience from their various professional backgrounds in their service of INA.

In keeping with the Constitution, two Board members will retire and both will be eligible for re-election for a further three-year term at the 2020 AGM.

GOVERNANCE COMMITTEES

INA currently has two governance committees, comprising both Board members and external professionals, that provide input to the Board. Each of these committees report directly to the Board and support the Board in discharging its governance duties through monitoring and reviewing key strategic initiatives and organisational policies as well as by making recommendations.

The Finance Risk and Audit Committee (FRAC) assists the Board to fulfil its corporate governance responsibilities in relation to financial reporting, the application of accounting policies, financial management, internal control, risk management and compliance systems and occupational health and safety.

The Development Committee ensures the quality and integrity of our development programs are monitored and reviewed regularly, and that our programming strategy is consistent with the organisation's strategic plan as well as best practice in the sector.

ANNUAL GENERAL MEETING

The 2020 Annual General Meeting of INA was scheduled for 25 November 2020.

BOARD OF DIRECTORS

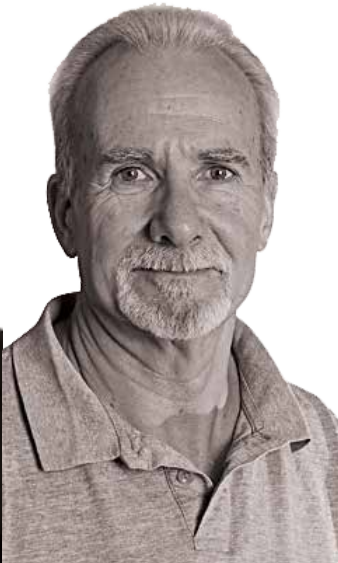


Board Chair

Ian Curtis AM FGIA

Ex Officio All Committees

Bachelor of Arts
Executive Program [Graduate
School of Business,
University of Melbourne]



Deputy Board Chair

William (Bill) Murcutt

Member of Finance, Risk
& Audit Committee and
Development Sub-Committee

Financial and Business Consultant



Director

Richard Lim B Bus, FCPA

Chair of Finance, Risk and Audit
Committee

Bachelor of Business (Accounting)
CPA (Fellow CPA Australia)



Director

Janelle Richards

Bachelor of Arts (Social Sciences)
Graduate Diploma in Innovation and
Service
Management



Director

Shelley Naylor

Member of Finance, Risk and
Audit Committee

Bachelor of Laws
Bachelor of Economics



Director

Shirley Reeder

Post Grad Certificate – Applied
Science – Innovation and Service
Management
Certificate IV – Professional
Coaching
International Coach Federation –
Accredited ACC
Member – Australian Human
Resources Institute CAHRI



Daryl Crowden - Resigned January 2020
Chair of Development Sub-Committee

FROM THE CEO

Dear Friends,

I thank the INA Board for requesting me to pen a few sentences since **I was CEO for 10 months** of the past Financial Year.

I am humbly **grateful to God's guidance** during the past 5 years for me personally, but more importantly to have enabled INA to steer in the right direction and achieve such lasting impact and transformation on the ground in the most vulnerable and remote communities we serve. I am proud to say that all four quadrants that are essential in INA cannot be better. They are the

1. Communities and in country partners,
2. You, the supporters and donors,
3. Staff who facilitate at this end in Australia, and,
4. The Board of Governance.

These are unprecedented times and we are still unclear how the immediate future will unravel. However, you have not let the poorest down even amidst our own hardships, both financial and social. For this **I thank you from the bottom of my heart.**

We have one of the best staff teams, highly competent, committed and well above what one would expect to recruit and retain in a small NGO like INA. The Board is par excellence as well and we have been able to attract good Directors even when others retire. I can safely vouch that INA is in good hands and will continue to **earn your trust in serving and achieving** our collective goals and mission.



This will be last time I will be addressing all of you in any official capacity as the retired CEO. Once again, I would like to **thank all of you for journeying with INA** and pray you will continue to do so - that the unconditional love of Christ will continue to be experienced through the work you facilitate.

God bless and keep you and your loved ones safe,

A handwritten signature in blue ink that reads "Pri Fernando".

Pri Fernando
Ex CEO

Dear Friends,

I would like to **reiterate what Pri has said** about our supporters, Board of Governance and staff. I would especially like to thank the staff for the amazing job they have done during the past many months, working from home and keeping everything running so well despite the COVID lockdown. It has been a **privilege to work with and serve with each of you.** I pray that with your support and God's provision, we can continue to do so for many years to come.

Blessings and many thanks,

Pam Winstanley
Interim CEO and Finance Manager



FROM THE BOARD CHAIR

It is my **great pleasure and privilege** to once again present the Chair's report for the year ending 30 June 2020.

The Lebanese philosopher and writer, Nassim Nicholas Taleb, tells the story of the acceptance of the fact that for four millennia, swans were only known to be white. This certainty existed until Europeans arrived in Australia and discovered that swans could also be black. He used this incident to describe the impact of highly improbable occurrences as 'black swan events', those events with low predictability and large impact! **2020 has certainly been a 'black swan' year.** But God remains sovereign and He has continued to bless INA in so many ways.

Your Board had approved a budget with a small surplus this year, but were delighted with the larger surplus that resulted. We are so **grateful to our many donors** for their continued faithfulness and concern for those less fortunate than ourselves. We are also **grateful to the Australian Government** for their assistance provided through DFAT.

At the beginning of January, our much-loved CEO for the last five years, Pri Fernando, advised the Board that she wished to **retire at the end of April.** As a result, the Board commenced a search process for Pri's replacement and was on the verge of making an announcement regarding the new CEO when COVID-19 struck and we went into the first lockdown here in Victoria. The Board considered the issue carefully and, with the agreement of our CEO-candidate, decided to put the whole matter on hold and appointed our CFO, Pam Winstanley, as **Interim**

CEO. At the time of writing this report in early September we are currently in our second, extended lockdown, and Pam has agreed to serve in her dual capacities until the end of the year. Hopefully by January 2021 we will be in a position to **make a more permanent appointment.**

We are so **grateful to Pam** for taking this extra responsibility throughout this somewhat tumultuous period and for shepherding the staff to still operate efficiently and effectively despite mostly working from home for the last three to four months of this fiscal year. It has been a difficult period as I know we all understand and appreciate. We also **appreciate the work and sacrifice of our staff** throughout this year. **INA is blessed** with every one of them making a genuine and heart-felt contribution.

We are also very **grateful to Pri** for her service and dedication to INA over the last five and a half years. Pri has been such a keen, enthusiastic and dedicated leader, and we will miss her vision and her concern for the poor, particularly women and girls. Unfortunately, we have not been able to meet since Pri retired so we are looking forward to saying thank you in a more appropriate fashion once this is possible.

This year your Board lost the services of Daryl Crowden, due to his acceptance of an overseas posting. **Daryl had served us faithfully** as a Board member and Chair of our Development Committee, where his knowledge and experience of development was extremely valuable. We pray God's blessing on him in his new ministry. Your Board has met in person four times and twice by Zoom in this fiscal

year. In line with the Constitution, two of our Board members, Janelle Richards and Shirley Reeder, will retire and both will stand for re-election with the full support of your Board. Both are very valuable members and contribute a great deal to our deliberations and decision-making given the depth of their experience. I remain **grateful to each member of the Board** for their time and commitment to INA.

Let me conclude by again thanking each one of you for your support throughout this year. May the Lord richly bless you for your care and concern.

Every blessing!

Ian Curtis
Board Chair



INTERNATIONAL PROGRAM OVERVIEW

ETHIOPIA

Partner: Bole Bible Baptist Church (BBBC)
Shurmo Education & Livelihood Development
Improving Maternal & Child Health Outcomes

UGANDA

Partner: IN Uganda
Agri-Business for Community Development (ABCD)
Women At Risk
Improving the Wellbeing of Vulnerable Children, Their Household & Communities

GHANA

Partner: IN Ghana
Education, Child Protection & Health



NEPAL

Partner: Human Development & Community Services (HDCS)
Strengthening Partnerships for Maternal & Child Health
Improving Livelihoods & Water, Sanitation & Hygiene (WALI, Pilot)

INDIA

Partner: ACTS Group of Institutes (ACTS)
Empowering Women & Girls
Partner: Krupa
Empowering Prison Inmates & Families

MYANMAR

Partner: Karen Women Empowerment Group (KWEG)
Building Community Capacity for Protection of Child Rights

PHILIPPINES

Partner: Vineyard of His Grace Ministries (Vineyard)
Education & Economic Empowerment
Project Joshua
Expanding Health Access & Awareness

SRI LANKA

Partner: IN Lanka
Ensuring the Rights of Children, Empowering Women &
Strengthening Communities

COVID-19 RESPONSES

A HELPING HAND AT A CRITICAL TIME

COVID-19 was first detected in December 2019 and on 11 March 2020, the World Health Organisation (WHO) declared COVID-19 a pandemic. This pandemic knows no boundary, status, religion, caste or age. In countries where social safety nets are non-existent and health care is weak, **the impact is devastating and unbearable**. Millions have lost their jobs and livelihoods and we have seen reversed migration as people return home to be with family, placing heavy burdens on households to cope.

As of the date of printing this report, global cases have reached 50 million, resulting in 1.25 million deaths. In the eight countries where INA works, there are **9.3 million cases and 138,000 deaths**. All schools were closed and children were unable to continue their education due to the lack of access to technologies and materials. Governments were unable to adapt quickly to ensure continued education for children. Households engaging in small businesses couldn't continue and started to eat up their capital. Relatives have returned from cities due to the loss of jobs, putting more pressure on household food consumption, leading some households to cut down on their meals.

In partnership with the Australian Government through Australian-NGO Cooperation Program (ANCP), **INA pivoted project activities to respond** to the pandemic. Furthermore, INA launched its own fundraising appeal and through the generosity of ordinary Australians, INA was able to extend our hands to help

communities in need in collaboration with our existing in-country partners. INA was able to **assist 42,239 people** through our response. Highlights of INA's response are below:

MYANMAR

Working with our partner, Karen Women Empowerment Group, INA supported the provision of emergency hygiene and nutrition supply packs, including soap and rice, to **613 households**. Most of these households rely on travelling to nearby orchards to harvest crops for their income, so due to restrictions on movement, they were struggling to cover basic necessities. Project staff coordinated with community leaders and village authorities to arrange and supervise distribution of the **emergency hygiene and nutrition supply packs**. They were equipped with masks, gloves and hand sanitiser to ensure the safety of those supervising as well as those collecting goods. Households were given a pick-up window to reduce overlap of community members in the same place, and social distancing was maintained while waiting for supplies. Community members were very **grateful for the equitable distribution** of supplies. Project staff provided updates and information on COVID-19 prevention actions, hygiene practice and the latest government updates via loudspeaker whilst distributing the emergency packs without needing to come into direct contact with community members.

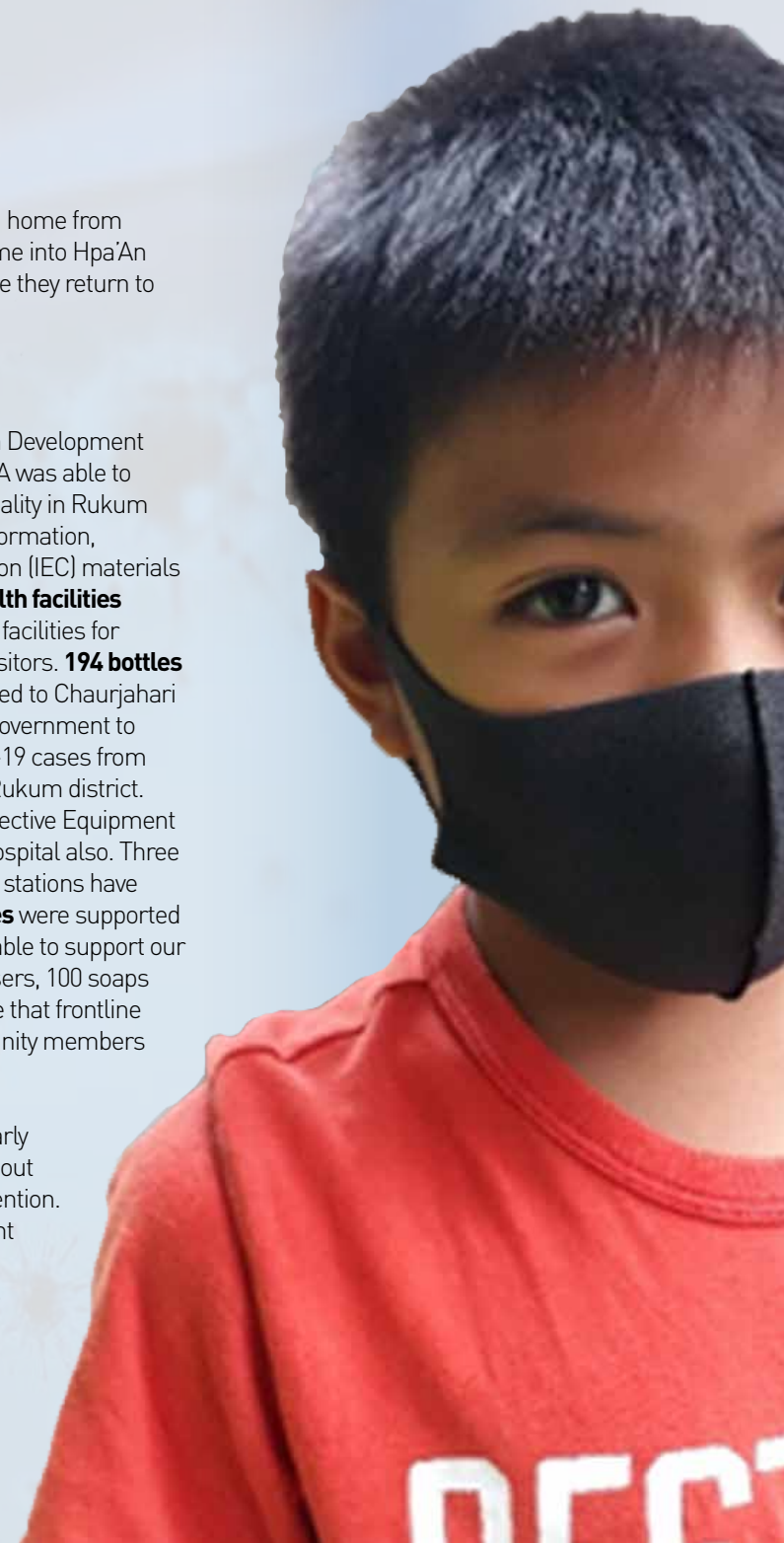
A contribution was also made to the Karen state level response team. Quarantine centres have been established in Hpa'An (the state capital) to support safe re-integration

of migrant workers returning home from overseas (large numbers come into Hpa'An across the Thai border) before they return to their home community.

NEPAL

Through our partner, Human Development and Community Services, INA was able to support Chaurjahari municipality in Rukum district with **500 pieces** of Information, Education and Communication (IEC) materials and **200 masks**. **Sixteen health facilities** have access to handwashing facilities for inpatients, outpatients and visitors. **194 bottles** of hand sanitiser were provided to Chaurjahari Hospital, designated by the government to provide treatment for COVID-19 cases from 16 community areas within Rukum district. **Eleven sets** of Personal Protective Equipment (PPE) were provided to the hospital also. Three foot-operated hand-washing stations have been installed and **60 families** were supported with food supplies. INA was able to support our partner with 120 hand sanitisers, 100 soaps and 200 facemasks to ensure that frontline staff was safe for the community members they served.

Radio programs were regularly run to provide information about prevention of COVID-19 prevention. The programs broadcast eight episodes of jingles daily. In addition, daily live broadcasts were aired of interviews with doctors specialising in communicable diseases and public health experts.



INDIA

In India, COVID-19 has spread quickly and restrictions on movement to prevent the spread have had a **significant economic impact**. In Allahabad, strict block-by-block lockdowns were enforced to prevent the spread of COVID-19, leaving many unable to work. INA's partner, ACTS, **purchased critical food items** through local village stores and distributed them to vulnerable families in our project area that experienced food shortages. Members of households came and collected the food items with appropriate social distancing measures in place. Materials were also provided to women and girls in the villages who have access to sewing machines to be able to **sew facemasks** which could be used to prevent the virus spread and sold for an income.

PHILIPPINES

With the support of Baxter Foundation, INA was able to implement **cash transfer packages** through our partner, Vineyard, to provide basic support for vulnerable households in our project target area. The cash transfer was implemented in three tranches. The first tranche of cash assistance amounting to **Php 500.00 per family** was distributed together with **three kilos of rice** coming from locally raised funds for COVID response. The families were grateful to receive the assistance as a complement to the ongoing food packs provided by the Local Government Units. The distribution was done by Vineyard's active volunteer leaders, who received the cash transfer for families in their neighbourhood and then managed the distribution to families, with social distancing and hygiene measures in place. This helped to minimise the need for Vineyard staff to move around and interact with many households.

Cash came in handy as they had the opportunity to choose what was most important for the family at that moment, in a time when basic grocery supplies are often limited. From the cash they received, the **families bought grocery items** that included rice, milk, biscuits, canned goods, noodles, fruits, bread, eggs, cooking condiments as well as **basic home essentials** like soaps, dishwashing liquid, shampoo, soap detergent, dishwashing powder, etc. Others included medicines for fever, cough and colds as handy supplies or emergency medicines if needed. Two more tranches will be distributed during the 2020-21 Financial Year.

This boy in the Philippines wears a mask as part of the COVID-19 response.



Daily jingles and interviews with health specialists over the radio have been key to keeping communities in Nepal safe and informed.



This girl shares a sign to show her appreciation for the care that INA and Baxter Foundation have given, in partnership with our supporters.



In India, women and girls were given material to make masks for protection and to earn an income.

WOMEN'S EMPOWERMENT

INA aims for women and girls to be economically independent, participating in decision-making, holding positions of leadership and living free from violence. Women are disproportionately represented amongst the world's extreme poor, and research indicates that when more income is put into the hands of women, child nutrition, health and education improves. The gender pay gap in Uganda is about 39% and if we can find ways to bridge that gap, all men, women and children would benefit in that community because more money would be spent on education and wellbeing of children! INA's approach is reflected in project models like Community Managed Savings and Credit Associations (CoMSCA) in the Philippines, Self-Help Groups (SHG) in Sri Lanka and Village Savings and Loan Associations (VSLA) in Uganda.

COMMUNITY MANAGED SAVINGS AND CREDIT ASSOCIATIONS (COMSCA) IN THE PHILIPPINES

In the Philippines, Vineyard and INA support communities by **helping children with their education** and **parents with saving schemes** for income-generating activities. 33 CoMSCAs have been established with 708 members (77% are female). CoMSCA is a group of around 25 members which is self-managed, independent and most importantly, savings-based and not credit-based! They manage their own savings, provide loans to members and offer a limited form of financial insurance with the creation of a social fund. It is simple and **provides savings and loan facilities** in a community that does not have access to

financial services. The social fund has been used for health emergencies and loans have been given for house repairs or new business start-up capital for example. Jesusa has set up a small shop, which has been a real lifeline during the pandemic. She said: *"I am grateful to God for being introduced to CoMSCA and I will continue to share how it changed our life and our community."*

SELF-HELP GROUPS (SHG) IN SRI LANKA

In Sri Lanka, INA works together with IN Lanka and the Youghashakhty Women's Federation in three villages in the north-west of the island, where the war has resulted in severe hardship for the Tamil communities. War widows and wives of missing persons have become primary income earners, leaving behind their traditional domestic roles. Together with the Women's Federation, we have established 21 Self-Help Groups (SHG) with **525 female participants**. The SHGs help to organise women and build capacity to **create economic stability and independence**. The women have been given training on SHG formation and financial management. They started with small loans of Rs. 1,000 through their group savings, and they are now in a position to provide loans from Rs. 15,000 to 50,000 for an interest of 1-2%. The Bank of Ceylon has also granted **loans to 313 members** of SHGs and these loans were used to buy poultry or cattle, for education and small business activities. The aim is for 85% of the women to be **empowered to improve their livelihood** in a sustainable manner.

VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLA) IN UGANDA

In Uganda, INA and INUG run the Agri-Business for Community Development project and we improve the capacities of 10 Farmers Organisations and set up Village Savings and Loan Associations (VSLA). The farmers formed **80 VSLAs with 3,006 members** (65% are female). The VSLAs have between 8-30 members and meet weekly to carry out savings and provide credit to members. They are mainly involved in small shops, road-side food stalls and other small businesses. The **members receive training** in small business management, financial literacy, savings and credit management, leadership, childcare and protection. 60% of the farmers have re-paid their loans within a year and in total 99% of loans are paid back over time. The repayment is much better than the rate on loans provided by the Government of Uganda through the

Microfinance Support Centre, which is at 23%. The impact of the project is that VSLA members have **learnt to save better**, create income-generating activities for themselves and **improve their food security**. Women have become leaders of farming groups, inspired other women to become involved in decision-making, improved their farming practices and created a better life for their families.



Gertrude received a loan to grow maize and beans, and now is her family's breadwinner and can afford their school, health and nutrition needs.



There are 33 CoMSCA groups in the Philippines, allowing 708 members to learn to save, loan and invest.

WOMEN'S EMPOWERMENT

JESUSA'S COMSCA STORY IN THE PHILIPPINES

I am Jesusa, 40 years old and a mother of 4 children. My eldest son has his own family now and my youngest child is in her primary school years. My husband, Alexander, is a hardworking pedicab driver earning P150-200 per day and this is the only source of income we had before. My husband also uses the pedicab to send and pick up our children from school.

Three years ago, I got to know what CoMSCA (Community Managed Savings and Credit Association) is from my neighbours who are

involved in an organisation called Vineyard. I attended the orientation about it and **felt excited to participate** as I was very eager to save. During that time, I was just looking after my children and I didn't help in providing food nor help my husband with income for the family. So when I started saving money in CoMSCA, I loaned a good amount to **add products to my mini-store** inside our house, and it is now growing with products after three years. It has helped us **provide our daily needs** too. I don't worry much anymore whenever my husband gets sick and can't drive pedicab to earn for the day. With my savings through one of our share outs, I was also able to purchase a refrigerator which is very helpful in my store. I now can sell cold and frozen food products

aside from selling rice, charcoal, mineral water, and some other groceries.

In addition, in two instances, CoMSCA helped my family and my neighbours. We used to live as illegal settlers for many years and when the time came that we have to relocate, we were unprepared financially to transfer our house and our living. We relied on our CoMSCA savings to **start a new life**. The second instance is this recent COVID pandemic which alarmed everyone and we were all affected by the community lockdown imposed by our government. My husband couldn't drive his pedicab because we were all mandated to stay at home to be safe from the virus. So again, we relied on our CoMSCA savings so we can

purchase food for future use.

CoMSCA has also taught me how to be a **leader in my community** and initiate change in the lives of my neighbours despite our existing economic condition. In my first year, I was the Vice-Chairperson of our group of 13 members. Then, in the 2nd year, I got elected as the Chairperson of 27 members. Our group grew in numbers and now that we are in our third year, there are another 2 groups of CoMSCA that have been formed since we started in the relocation area where we are now living. **I am grateful to God** for being introduced to CoMSCA and I will continue to share how it **changes our life and our community**.

Jesusa's store has grown thanks to share out funds she received from her CoMSCA group.



CHILD RIGHTS & EDUCATION

INA aims for children to be able to **realise and claim their rights** around education and protection from all forms of abuse. These underpin our belief that every child has the right to a quality education, as it's a key tool in breaking the cycle of poverty.

In each of INA's projects with an Education and Child Rights focus, our partners adopt slightly different models depending on their context. Some key approaches include:

- **Formation and training of Community Child Protection Committees (CCPC).** These Committees are made up of community volunteers who take a key role in educating adults and children in their communities about Child Rights, identifying and taking action on key risks to children and identifying and reporting cases of child abuse.
- **Child Champions, or Child Wellbeing Monitors, are adults in the community who volunteer to play a key role in Child Protection.** They are identified from among CCPC or Community-Based Organisation members, trained in Child Rights and responsibilities and linked to the appropriate local authorities and justice systems.
- **Formation of Child Groups or Child Rights Clubs.** These groups aim to provide a safe space for children to learn, play and grow. The groups are supervised by CCPC members or Child Champions, educated about Child Rights and responsibilities and trained in leadership within their groups.



Learning for vulnerable girls in India is vital toward giving them opportunities to earn an income and rise out of poverty.

IN THEIR OWN WORDS

*"As a girl, my destiny is in my hands. I should not focus on chasing boys. I should rather learn hard to **become somebody in future.**" – Alberta, Ghana*

*"I and my husband had a hard time with our life since his work wasn't stable since we both **lack education** and had to **provide for our six children** with their daily needs and their education as well. I only desire that my children will be able to finish college despite poverty. I wanted to have savings for health, emergency and other needs despite the minimum amount my husband earns in*

*his work. Through CoMSCA, I was **able to save money.**" – Flora Mae, Philippines*

*"My siblings and I are in school because of this program. I am very sure **that without INUG support we would not be in school.** COVID-19 has greatly impacted me negatively. This year I joined Senior 4. I was excited about it, seeing that I am about to complete my second level in Education. However, as a measure to control the spread of COVID-19, schools were closed. I am now not sure when I will go back to school. I really miss school, my friends and my teachers." – John, Uganda*

IMPACT IN THIS FINANCIAL YEAR

- **1,217 Linked children** were supported to access education,
- **246 adults** were trained and active in their Community Child Protection Committees (148 members in Uganda, 3 committees in Sri Lanka with an average of 14 members each, 8 in Ghana with 7 members each),
- **16 Child Clubs** (7 in Myanmar, 3 in Sri Lanka and 6 in Ghana) are active, giving **686 children** (248 Myanmar, 200 in Sri Lanka and 238 in Ghana) the opportunity to learn about Child Rights and have a safe space to play and learn,
- **21 adult Child Champions** are trained and active in their villages in Myanmar,
- At the end of the 4-year project in Myanmar (June 2020), **89% of Children** aged 5-18 years old in our project areas have received awareness on Child Protection and Child Rights.



CHILD RIGHTS & EDUCATION

LEADERS' STORY IN MYANMAR

COMMUNITY-BASED ORGANISATION PROUD TO CONTRIBUTE TO DEVELOPMENT OF THEIR VILLAGE

This year was the final year of INA's Building Community Capacity for Protection of Child Rights project in Myanmar, in partnership with Karen Women Empowerment Group (KWE). Through this project, KWE has worked closely with Community-Based Organisations (CBOs) in the seven project villages. These **CBOs have been supported** with technical training on community development, leadership and risk management, networked with other CBO leaders and local authorities, given awareness of Child Rights, child law and Child Protection, as well as provided with a pool of funds to facilitate loans to families in need.

Below. Through donor support, girls like Bertha from poor families in Ghana, are able to get the good education they need and deserve.



The CBO loan fund **provides loans to families** in their community, to cover emergency needs or invest in small business opportunities with a very low 2% interest rate, which enables them to better provide for their children. The interest earned on these loan funds is split in half, with one half going back in to **increase the loan pool**, while the other half is put aside to **invest in community needs**, managed by the CBO.

The George Kone CBO leaders and members are proud of the way this has enabled them to lead on planning, implementing and funding community development plans, with a particular focus on Education and Child Rights priorities. Previously, there was no Early Childhood Care and Development (ECCD) centre in their village, and therefore no opportunity for children to access important early education opportunities. Last year, they were able to work with the Township Authority and Education Office to get **approval for an ECCD centre** on the grounds of the village school.

The CBO was able to support the planning and logistics of construction, and make a donation from their community development fund to contribute alongside government to the costs of the building. The government has **officially recognised the ECCD centre**, which means they will pay salary for a teacher and maintenance costs into the future.

The CBO is happy that they are able to donate to initiatives that benefit their whole community, and are very proud to **play a leading role in improving education** for children in their villages.



Child Clubs in Myanmar provide extra school help, a chance to socialise and a safe environment in which to learn and grow.



HEALTH

One of INA's strategic goals is to work within communities to support individuals and groups to **improve health and wellbeing of children**. Maternal and Child Health projects are a vehicle to achieve this goal and our projects are tailored to each country's context:

WORKING TO COMPLEMENT LOCAL GOVERNMENT'S EFFORT TO ACHIEVE EQUITABLE ACCESS TO BASIC HEALTH CARE SERVICE

INA's projects work mostly with rural communities to improve equitable **access to basic health care services**. Remote health facilities often face multiple challenges including the lack of resources, infrastructure and poor services. Working to complement government's efforts, INA's Maternal and Child Health projects in Ethiopia and Nepal **provided rural health facilities with basic necessities** to enable them to provide quality services to communities. Our projects supported **training of health workers** in Basic Emergency Obstetrics and Newborn Childcare (BEMONC), Prevention of Mother to Child Transmission of HIV (PMTCT), family planning, Integrated Management of Childhood Illness and more. Sixty-two health staff have been trained over the last year.

After the training, a nurse in Ethiopia expressed that, *"before this training, we really had no adequate knowledge and skill about PMTCT case management. We simply referred the mothers with HIV case because we had no confidence. But now, we have got adequate knowledge and skill in PMTCT case management, and can confidently manage the*

case. Furthermore, we are lucky to get such very important training".



Health workers in Ethiopia are being trained in Basic Emergency Obstetrics and Newborn Childcare (BEMONC) to further their capacity to help pregnant mothers.

STRENGTHENING COMMUNITY OWNERSHIP THROUGH COMMUNITY-BASED HEALTH VOLUNTEERS

Community health volunteers are indispensable partners of government that provide **health education outreach** to communities where there are no health facilities, medical workers or doctors. INA projects worked closely with these volunteers to **build their capacity and confidence** in mobilising their community members, conduct training and provide counselling on their own so that they can continue to serve their community in the long term. Our projects in Ethiopia, the Philippines and Nepal supported training workshops for **183 community health volunteers**. Female Community Health Volunteers in Nepal are now able to conduct safe motherhood training for mothers by themselves and project staff

have stepped aside to take mentoring and coaching support roles so that the volunteers are able to stand by themselves.

*"The Female Community Health Volunteers have helped us a lot. Because of their support, we are able to **provide health educations to the communities** very easily and their help has made our working environment very comfortable. They are the ones who have made our work successful,"* said a project Social Mobiliser.



Female Community Health Volunteers (FCHV) wear blue saris. They are very important contributors to Maternal and Child Health in Nepal.

MOTHER'S GROUP FOR PEER TO PEER SUPPORT IN NEPAL

Research has shown that social support is crucial in promoting maternal confidence and optimising parenting skills, in particular for new mothers. Nepal's Maternal and Child Health project has established Mother's Groups as a **peer social support network**. A Mother's Group is made up of 60 members, who learnt together and supported each other. Mother's Groups were trained by Female Community Health Volunteers on issues such

as birth preparedness, antenatal and postnatal care, nutrition, immunisation, deworming, hygiene, etc. Approximately **5,000 members of Mother's Groups** have been trained over the past year.

Kamala has attended safe motherhood classes organised by the Maternal and Child Health Project. As a result of the training, she attended all antenatal care visits, took iron and calcium supplements and injections as required. She gave birth to healthy twins at a local health centre. She has also gained knowledge about infant care and is exclusively breastfeeding her twins. Both mum and babies are doing well.



Kamala had a healthier pregnancy and birth of twins, thanks to the safe motherhood classes she was able to attend.

RADIO PROGRAM TO REACH REMOTE COMMUNITY WITH HEALTH MESSAGES IN NEPAL

Radio programs are effective in spreading messages to hard-to-reach communities. In Nepal, our target communities can take up to two days to reach by foot, which is the only means to reach those communities. Our Maternal and Child Health project ran weekly radio programs to **raise community awareness and knowledge** regarding safe motherhood, water, sanitation and hygiene, emerging and reemerging diseases, mental health, nutrition, child marriage, teenage pregnancy and COVID-19. The program also featured talks with guest speakers such as members of Mother's Groups, Female Community Health Volunteers, doctors, and public health personnel, to share their thoughts, advice, and experience. The radio program was well suited during COVID-19 travel restrictions to ensure messages on COVID-19 prevention **reached remote communities**, which saw high number of migrant workers returning from India and other countries. Our radio program reached **18,000 people** in the rural district of Rukum, Nepal.

CONSTRUCTION OF WAITING ROOM

Lives in remote rural areas have many health challenges. For pregnant women, it can mean life and death. The lack of nearby health facilities and transportation can cause life-threatening consequences. Women in our project area in Ethiopia have to **walk at least two hours** to get to a nearby

health facility, which is a difficult journey for pregnant women. When facing pregnancy complications, they would not be able to seek health attention on time. To relieve such a burden on pregnant women, INA's project, with the generous support from Fullife Foundation, was able to **establish a waiting room** within the health centre compound to provide accommodation for up to **two weeks prior to their delivery** in case there are any complications. Post-delivery, they stay for at least 48 hours for follow up prior to being released. This ensures the lives of both mothers and babies will be saved.



A new waiting room was built in Ethiopia to accommodate pregnant women for two weeks before delivery, thanks to the support of Fullife Foundation.

MINA'S SAFE BIRTHING STORY IN NEPAL

Mina is a 22-year-old mother with five members in her family – her husband, who works as a labourer in India, her in-laws and one child. She got married at a very young age and could not complete her studies.

She had some knowledge regarding Maternal and Child Health, but was not able to apply it to herself. She attended safe motherhood classes, organised by the project, **gained useful knowledge** and sought antenatal care. She took vitamin supplements and injections as required.

On the advice of the project's Social Mobiliser, and understanding the advantages of delivery at a health facility, she had planned to deliver her baby at a nearby health centre. Unfortunately, due to the lockdown during the COVID-19 pandemic, she could not travel to the health facility for the delivery. When she started to experience labour pain, she contacted a Female Community Health Volunteer who informed project staff. The Social Mobiliser and health staff dashed to her home with the necessary equipment, and they **performed the delivery safely**. Mother and baby are healthy.

Project staff taught her about personal hygiene, COVID-19 and how to take care of her baby and herself, nutrition, immunisation and more. She is now **taking good care of herself and her baby** through the knowledge gained from safe motherhood classes.



As a young new mum, Mina was helped through her delivery safely by project staff, even during the pandemic.

The lives of **Mina and her baby could be saved** due to a combination of factors. The safe motherhood classes helped Mina understand the importance of institutional delivery. In situations where this is not possible, Female Community Health Volunteers play an important role in facilitating access to safe deliveries.

SUSTAINABLE LIVELIHOODS

Communities want to be in a stronger position, without the need to depend on others to survive. To support them in this goal, we must **invest in income-generation** for the most vulnerable populations and focus on **improving food security** and agricultural productivity. Studies have shown that agricultural productivity growth has a substantial impact on poverty reduction, especially across Africa and Asia.

INA targets the most vulnerable people in the poorest communities, to ensure their livelihoods and food security are improving, while making sure **widowed mothers and people with a disability are engaged**. These communities include those with extreme scarcity of farmland, less productive land, extremely low household incomes, high rates of HIV/AIDS and low education levels.

VOCATIONAL SKILLS THAT LEAD TO INCOME-GENERATING ACTIVITIES IN INDIA

In Northern India, INA works together with ACTS to train over **300 young women** in dressmaking and needlecraft. It takes time and when students become teachers, the result is sustainable and generational impact on the community. Women in India are often marginalised due to lack of education, patriarchal society and the caste system. If we gain their trust, educate them and they learn useful skills, they can then **set up small businesses**. The project also facilitates **microfinance loans to poor women**, who have been able to develop viable businesses to support their family.

In Chennai in south-east India, we **support prison inmates and their families** by training them in sari weaving, block printing, vegetable growing or tailoring. This will give the inmates a **better chance to support themselves** when they return to society, they can start a small business or have skills that are useful to find paid work.



Young women can learn to make items like necklaces which give them the chance to earn an income to support their families.

AGRI-BUSINESS AND COMMUNITY DEVELOPMENT (ABCD) PROJECT IN UGANDA

Through the ABCD project in Uganda, INA supports 10 Farmer Organisations by training other leaders. Those leaders **trained over 3,300 farmers** on improved animal and crop management and over 75% of them showed improved farming practices. **1,296 farmers** got loans in 55 Village Savings and Loan Associations, and used it for farm inputs like improved seeds, fertilisers and small agricultural enterprises (maize, poultry,

piggery, banana plantation). Farmers would normally only get loans with 30% interest per annum, now farmers have entered the monetary economy and **improved their food security** situation, and are **able to send their children to school**. There is an increased level of diversification by 80% of the farmers. Also more than 80% of the farmers have paid off their loans on time and these farmers have shifted to **saving for investment**, which is an indicator for sustainable development.

WASH AND LIVELIHOOD PROJECT IN NEPAL

In rural Nepal, we ran a one-year pilot project



Michael has learnt to farm through Uganda's ABCD project.

that we want to scale up in the coming years. We have **targeted 40 women** from marginalised caste, living with a disability, or who do not have a husband at home (he might be working overseas) to give training on vegetable production, livestock and poultry farming and business management. For example, improved goat breeds were introduced. These women also formed 2 Village Savings and Loans Associations so that they can **get loans for income generation activities**. This way the women will be more independent, have a better life and be able to send their children to school.



Through training in vegetable farming, this Nepali woman is now earning an income to support her family while her husband works in India.

SUSTAINABLE LIVELIHOODS

SHURMO EDUCATION AND LIVELIHOOD DEVELOPMENT IN ETHIOPIA

In Ethiopia, farmers were trained in income-generating activities like crop farming and goat rearing. Over **100 farmers were given loans** for chickens, sheep and seed money. Self-Help Groups were formed and the members were given training in business and agricultural management. Through selling of agricultural produce, the farming community, which includes 100 widowed farmers, have been able to generate income and improve their food security.

An example of a widow that was assisted is Erkale, who has 8 children and only half a hectare of farmland. She **never used to have enough to eat** for her children. She received 50kgs of improved wheat seed and 50kgs of fertiliser in the form of only 25% credit basis and sowed it on her farmland. As a result, Erkale has **harvested 600kgs wheat** which is **double the production**.

Erkale said, “I have got **adequate knowledge** on how to use agricultural technologies and **improve productivity** even on the small plot of land. As a result, I have harvested 6 quintal wheat from a small plot of land. I sold 2 quintals for my son attending University and 2 quintals for my childrens’ consumption and for different expenditure. I have also reserved 2 quintals for consumption and next seed. Now my debt burden has reduced by 75% and **I am not worrying for my children’s consumption and other expenditures**”.

YUSUFU’S FARMING STORY IN UGANDA

Yusufu, a member of Kyakulabirako VSLA under Buikwe Multipurpose Farmer Association is 51, married and with 4 children. Upon joining, Yusufu started **receiving regular extension education** and carrying out **weekly savings**. He used his new knowledge to improve his farming methods. He learnt to work for longer hours and to initiate agricultural enterprises involving maize production, heifer, poultry and bananas among

others. The mindset training sessions and extension education opened up Yusufu’s mind to make sense out of farming.

He was facing challenges in feeding his birds and heifer and opted to **apply for a loan** of 300,000 UGX for maize production. The loan helped him plant one and a half acres of maize and **harvested 3,000 kgs**. He used the grain for food and feed for his animals. He uses the animal wastes as fertilisers for his banana plantation and maize field. Yusufu makes a monthly income of 520,000 UGX from selling birds and bananas.

Yusufu’s annual **savings has more than doubled** to 1,400,000 UGX over the past 12 months. He has **repaid 80% of his loan**. His school-aged children are all in school, the family can afford nutritious meals throughout the year and can meet their health bills. Yusufu’s household has increasing and consolidated incomes and have entered into the monetary economy.

Through project support, Yusufu’s family has access to nutritious meals, medical care and education through his new income-generating activities.



Yusufu tending to his poultry and heifer enterprises. He has diversified his household income-generating enterprises.

PROJECT EVALUATION & COMPLETION

EVALUATING AND LEARNING KEEPS US RELEVANT

Project evaluation is an important moment for our project teams to **reflect, celebrate achievements, and learn** so that we continue to bring the best outcomes for the communities we are serving. It is an opportunity to build evidence base for our good work and **share our lessons** across INA partners and stakeholders. Year 2019-20 marks a time when many of our projects were due to undertake an evaluation and to re-design activities to enter a new phase of intervention. Yet, the second half of the year was rocked by the COVID-19 pandemic, which **put a halt to our evaluation plan**. Prior to COVID-19, a couple projects were able to start their evaluation activities, but COVID-19 caused evaluation activities, to be suspended. Other projects had to put their evaluation on hold.

Preliminary data from an evaluation of Ethiopia's Maternal and Child Health project found that our support has led to **improved Maternal and Child Health care services** such as antenatal care, delivery, postnatal care, child immunisation and family planning and adolescent health services. Training of health workers and health development armies, and health education in the community led to positive health-seeking behaviour. However, findings showed only a slight improvement in the number of women delivering babies at health facilities compared to the situation before the project intervention. Although the project has made promising achievements, one of the challenges remains to be addressed

is community still holds **strong cultural beliefs and practices** that deter uptake of some of the health practices such as health facility delivery and family planning. This highlights the need to **strengthen health promotion**, especially among communities with low literacy level, and to continue to work with influential community leaders to address harmful cultural beliefs and practices, and misconception of institutional health care.

Across all projects, **the pandemic challenged our status quo**. We learnt that when situations like this strike, our projects tend not to adapt and pivot activities to respond to the changing situation quickly enough. It is normal that we tend to wait, thinking and hoping that the situation would pass quickly and return to normal. However, the situation unfolded, and COVID-19 is still causing havoc. We learnt we **need to change course quickly** to meet the emerging needs and priorities.

While we were not able to carry out the evaluation as planned, INA has adapted to the changing situation to promote virtual exchanges of experiences and lessons among our partners. We have lined up **two online cross-learning events** with our six ChildLink partners across Asia and Africa to be held early Financial Year 2020-21. The focus will be on **effectiveness and approach to community ownership**, long term sustainability and best practices. A range of project models will be presented such as Early Childhood Care and Education (ECCE), Community Managed Savings and Credit Association (CoMSCA), Self-Help Group (SHG), Child Protection and livelihoods.

INA will **continue to promote effectiveness and learning** through evaluation. For projects whose evaluation plans couldn't be implemented last year, we will work with our partners to **proceed with the evaluation**,

combined with baseline exercises to better inform project activities in the next phase. We look forward to sharing our experience and learning in our Annual Report next year.



Top: Even through the pandemic, evaluating and monitoring our six ChildLink partners ensures that the program is remaining effective.

Above: Talking to women and mothers helps INA and our in-country partners to provide improved health services, like the one in Ethiopia.

ENSURING PROJECT EFFECTIVENESS

Part of INA's role in partnering with organisations overseas and supporting project management is to perform regular monitoring trips to visit the partners and projects we fund. During these trips, our itinerary is customised to suit the partner and the project, but common activities include:

- **Observing** project activities,
- **Meeting with participating community groups** to get a better understanding of the context, community priorities, the impact of the project, successes and challenges,
- **Meeting with local partners** such as schools, health posts, local authorities, other NGOs working in the area to understand their priorities, challenges and how our projects can collaborate with them,
- **Supporting partners** with project design and review, through activities like developing or reviewing the project theory of change, logical framework and community consultations,
- **Working with partners** to undertake an organisational capacity assessment, and developing an action plan to strengthen areas for growth,
- **Assessing partners'** financial management controls, and implementation of key policies such as Child Protection and Prevention of Sexual Exploitation, Abuse and Harassment (PSEAH),
- **Providing training** for partner staff and volunteers on key areas. Last year

this included Child Protection, PSEAH, disability inclusion and theory of change.

EXAMPLES FROM THIS FINANCIAL YEAR

In FY19-20, INA Programs staff visited partners in Nepal, Myanmar, the Philippines, India and Sri Lanka. Here are a couple of examples of what we did during monitoring visits:

INA's Programs Officer visited International Needs Sri Lanka (INLK) in November 2019, along with the General Secretary of the global International Needs partnership. A key objective of this visit was to **conduct INA's 3-yearly partner capacity assessment process**. This involved meeting with INLK staff and Board members to understand how the organisation operates across all areas, including governance, finance, program management and HR. The visit was well-timed as INLK was in a period of transition, and we were able to spend time with both the outgoing CEO and the incoming CEO. From this assessment, we developed a Partner Capacity Strengthening Plan with recommendations for **areas to strengthen**, which we are implementing and monitoring together. The visit also included a day spent with the project team mapping out the project Theory of Change and conducting Child Protection training.

In Myanmar, an INA and ANCP-funded project came to an end in June 2020. A monitoring visit in March was a great opportunity to reflect on the four-year project, and **plan for the next phase** with our partner Karen Women

Empowerment Group (KWEG). During the trip we spent a couple of days visiting Community-Based Organisations, Child Clubs, teachers and adult Child Rights Champions who participated in the project, and discussed with them the progress of the project, its strengths and challenges. Since the next project phase will take a similar approach to a new project area, we focused on **lessons and suggestions from the community** on how we can make the next phase even stronger.

We then had a couple of days in the field office with project staff, mapping out the **new project plan** or logical framework for the next four years. We also spent time at KWEG's head office, detailing the monitoring and evaluation plan for the next phase, reviewing the partner capacity strengthening plan, finalising Terms of Reference for the planned project Evaluation. We planned to meet with the Australian Embassy in Yangon but were unfortunately unable to do this as the pandemic was starting to spread globally, and restrictions were coming into place.

COVID IMPACTS ON MONITORING

Since mid-March 2020, DFAT's travel advice for all international travel changed to "do not travel" due to COVID-19. INA's Program Manager was planning to travel to Uganda and Ethiopia in April, but had to cancel this trip. All travel for the upcoming Financial Year has also been cancelled, and instead INA will **adopt a remote monitoring framework**, aiming to conduct our usual monitoring activities virtually to the extent possible. Our partners are working through their field staff and/or

community volunteers to support with their own monitoring where strict lockdowns are in place.



Project review sessions with Community-Based Organisations were attended by INA's Catherine when she visited Myanmar in early March.



INA staff, Preeti and Catherine (1st and 2nd from the right respectively), visited a local health post on a monitoring trip to the Philippines in August of 2019.



Catherine from INA (3rd from the right) visited the IN Lanka team in November of 2019.

MARKETING & COMMUNICATIONS

Well, this has been an interesting year! Who would have guessed what the latter part of the Financial Year would hold... and how it would affect us all.

However, while some of our methods or timing or communication channels have had to vary, what hasn't changed is the Marketing team's passion for being the connection between donors and supporters and the projects and countries that we serve.

That connection comes in the form of communicating to supporters about the **progress of Linked children** through ChildLink or reporting on **projects focused on women's empowerment** through SHE. It also comes in the form of fundraising and inviting supporters to join with INA in ensuring that our excellent projects are being funded so they **can continue to help the most vulnerable**.

Within this Financial Year, the Marketing team was able to assist in raising funds for the following campaigns:

- **ChildLink** – INA continues to support vulnerable children, families and communities through ChildLink and ChildLink-related projects. Though this year proved difficult to report on each Linked child due to travel restrictions, we were still able to collect some stories of how kids were coping with lockdowns that were passed on to supporters. (You can read more about ChildLink on the next page.)
- **Birthday Appeals** – This appeal ran

in August and February to further support the ChildLink program and Linked children. The focus was on Child Protection and that *"Kids are free to be kids when they are safe"*.

- **NEW Online Store** – INA has produced a Gift Catalogue for several years. But, this year, we also launched the Gift items in the INA website's Online Store! Having a Store meant that supporters were given the chance to purchase gifts for themselves or on behalf of others all year round and for multiple events, instead of only at Christmas time, which had been the tradition.
- **Month of SHE** – Month of SHE was a fun way to celebrate an entire month of the successes women and girls have found through SHE programs. This was in March to also reflect on International Women's Day. (You can read more about SHE on the next page.)
- **Tax Appeal** – The response to June's tax time appeal really blew us away! In a time of the pandemic, lockdowns, restrictions and uncertainty, INA's supporters showed their heart for the poor and vulnerable. This campaign focused on Nepal's Livelihoods and Water, Sanitation and Hygiene projects, called WALI. It was INA's biggest Tax Appeal so far - thank you!
- **Christmas Appeal** – Christmas had us bringing Hope and Joy to children in Myanmar. We were introduced to a village leader in Child Protection and learnt of a

girl he was able to save when she was at risk of dropping out of school to work off a family member's financial debt, and her Child Rights were violated.

- **Emergency Situations** – Along with planned campaigns, the team was able to identify certain critical times where our country partners needed a little boost, and emergency campaigns were formed. These included being able to raise much-needed funds for food rations and First Aid kits when India's project area flooded. And for resources to rebuild homes and lives of staff and Linked families after a typhoon ripped through the Philippines. And to supply urgent equipment like soap, sanitiser and protective gear



Children in Sri Lanka are free to play safely through ChildLink programs supported in the Birthday Appeal.



We met Kamala during the Tax Appeal. She has become a school health leader and champion for equality for girls.

to partner countries suffering in the early days of COVID-19.

We thank you for your **generous support and contributions** to INA projects that seek to enable those we serve to rise out of poverty. This Financial Year didn't exactly go to plan, but it was such a blessing anyway... **thanks to YOU!**

YOUR ENCOURAGING MESSAGE TO KAMALA...

Dear Kamala,
I am so proud and happy to hear what a great leader you have been for your friends. This information will help you all throughout life, so make sure all your friends also get this information. Remember that being a girl is a huge gift. It is a strength. Keep breaking down the negative stigmas and continue to empower your friends and classmates. I think you are amazing and wish you the very best for your future. Never give up. Best wishes and strength from Brisbane, Australia

In the Tax Appeal, we invited donors to send a message of encouragement back to Kamala. Here is a lovely example that was sent in from a supporter and was passed on to Kamala.

CHILDLINK AND SHE

CHILD
LINK

ChildLink is an INA program which ensures parents and communities are **empowered to provide for their children's needs** and

protect them from all forms of abuse. Thanks to your investment, children are provided with all possible opportunities for **quality education, good health, and values to grow** into adulthood and as future leaders.

When INA supporters link to a child, your regular gift is used to help not just the child, but his/her parents and community. This means that the benefits are fairer, more widespread and extend to the child's peers, friends, family and the whole community.

CHILDLINK IMPACT

Here is a glimpse of how your support for ChildLink programs in Uganda has impacted communities this year.

- **623 students** attended Child Protection, leadership, and career guidance sessions. One participant said, *"This indeed is a timely message for me. I have a friend who is going through a difficult situation, but I had no idea on how I could help her. But with these skills in counselling I have got today, I feel more confident and more equipped to help her adjust."*
- **48 low income families** were selected and supported with a female improved breed goat for rearing, to help them improve their income.

WHAT'S NEXT?

With the COVID-19 pandemic, schools have been closed, activities cancelled, social groups not meeting and most parents not working. Some funds have been set aside so that they can make a **maximum impact on children and families**. Your contribution to ChildLink means that this will continue for the foreseeable future, as the needs after the pandemic will be enormous to bring communities back on their feet.



Linked child Chelsea dreams of becoming a fashion designer, thanks to being supported through her education.



Girls like Hope in Uganda have a chance for a better future because of programs like ChildLink.

she

SHE is a program that seeks to lift women and girls out of poverty and out of circumstances that keep them trapped in misery and despair. SHE challenges the ideas of gender discrimination and provides resources that empower women to change their fate and create a new life free

of poverty, oppression and marginalisation.

Along with SHE supporters, INA identifies vulnerable women and girls and invites them into projects that benefit them, their families and their whole community. Projects empowering women include education programs, training in equal rights, providing access to health services and information, prioritising Child Protection, training in vocations and income-generating activities, supporting participants through loans and savings techniques and more.

SHE IMPACT

Thanks to SHE supporters, an amazing number of vulnerable women and girls have been encouraged and enabled to rise out of poverty. Here are some of how your giving is making a BIG difference:

- **38,694 women and girls** participated in safe motherhood and health awareness sessions through Maternal and Child Health projects in Nepal and Ethiopia,
- **2,371 women** have been receiving vocational training like jewellery making, producing juices and sweets or animal husbandry to improve their opportunities to earn an income and support their families,
- **3,507 women** were supported through savings and loan associations like CoMSCA, SHG and VSLA (more than 67% of participants are women) for income-generating activities,
- **2,149 female farmers** have adopted

improved agricultural practices and animal management through relevant training so that their income and food security for their families is enhanced.

Thank you!

In March, INA launched the very first **Month of SHE!** This was a whole month dedicated to SHE, based around International Women's Day, and celebrating the **positive impacts on women and girls** in the communities where we serve. We were excited to grow the family of SHE supporters, and are looking forward to this being an annual event.



JUST LIKE ME

COMPARE THE PAIR:

Sophie: *"So, why don't you go to school?"*

Bella: *"I can't, I have to fetch water for my mother and siblings."*

Sophie: *"But going to school is important for your future."*

Bella: *"Yeah, I know, but my family needs water now."*



This is the reason why we go to schools and show pupils just **how lucky they are** to live in Australia. When they learn about children that have to walk long distances to get water, and they carry a bucket of water on their head themselves, they realise how good life is here. And everything Sophie took for granted – like clean water, enough food, electricity, a nice house, a car – is not the same for Bella. She might not have any of those things!

This year Just Like Me worked together with **24 schools** and reached more than **4,200 children** with our message! Most schools had incursions in 2019 and there were **14 new schools**, many of which were government schools. Our biggest supporters were Carey Baptist Grammar School, Croydon Hills Primary School, Carnegie Primary School, Saltwater P-9 College, Donvale Christian College and Caroline Chisholm Catholic College. **A big thank you to them.**

*"In the classroom education sessions, the students learned **real life stories** of how children overseas experienced life and, as a result, our students left gaining many new insights about poverty and global inequality as well as a new appreciation for their own education. Just Like Me was the perfect way to **bring our curriculum to life** as we were able to teach the Intercultural Capability in an impacting and meaningful way." – Bec McClay, Head of Primary Learning, Teaching and Curriculum at Donvale Christian College*

2019 was an amazing year for INA's school program and, due to obvious reasons, 2020 has been tricky. But we look forward to expanding the Just Like Me program in 2021 and coming back stronger than ever.

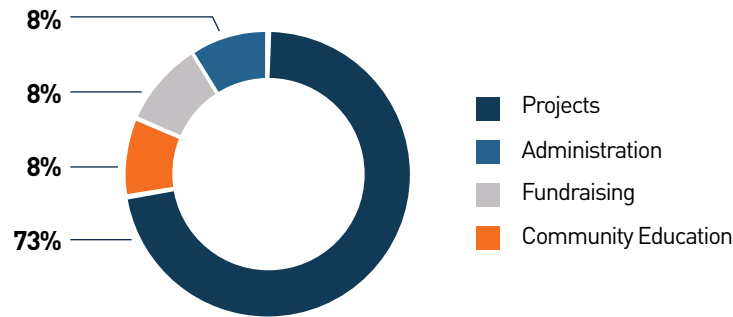


Students from Donvale Christian College experience what it's like to carry water on their heads during their Just Like Me workshop in June.



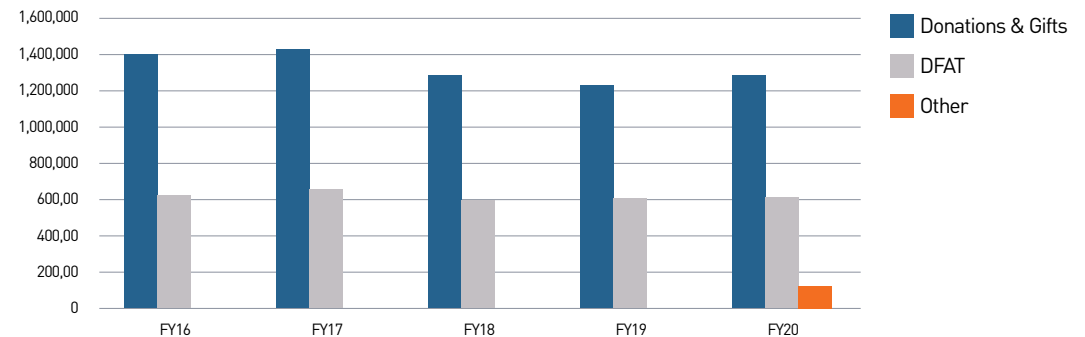
FINANCIAL REPORTS

2020 Expenditure on Revenue



Note: For comparison purposes and to be consistent with previous years, the Government Assistance income due to Covid 19 of \$115,534 has not been taken into account when calculating these % of expenses

Revenue Past Five Years



** Other is made up of Jobkeeper, ATO Cash Boost and Vic Business Grant*

FY20 has been a year of change for INA. Change of staff, change of process and adopting new technology as well as dealing with COVID-19.

Raising funds for charitable purposes remains difficult, especially with the downturn in the economy and the COVID-19 issues. INA has still managed to achieve a surplus of \$48,397 excluding the additional Government support income, which when added produced a surplus of \$163,931. Total revenue for the year excluding the Government benefits increased by \$40,250 from 2018-19. ChildLink income has reduced significantly but the School program, General Appeals, Emergency Relief and Women's Empowerment have slightly increased.

INA's operations and financial management has continued to be regularly monitored by the Board, Sub-Committees and Management. An additional \$60,000 was sent to Programs and Fundraising and Administration costs have slightly decreased since the 2018-19 year.

The overall revenue has been assisted by the activities run by the Just Like Me program which

is conducted in schools to shine a light on global poverty and its impact on children.

Thanks to our faithful donors and partnerships we have been able to continue carrying out our mission of empowering communities in developing nations to become self-sufficient.

You can request a copy of our full Financial Reports for the year end 30th June 2020 by contacting our office at 196 Rooks Road, Vermont 3133 or by going to our website www.ina.org.au.

BOARD DECLARATION

The Board of International Needs Australia declares that the accompanying concise financial report is presented fairly and in accordance with applicable accounting standards and is consistent with the company's 30th June 2020 financial report.

In respect of the 30th June 2020 financial report of International Needs Australia the board declares that:

1. The company is not a reporting entity because there are no users dependent on general purpose financial statements. Accordingly, special purpose financial statements have been prepared for the purposes of complying with the Australian Charities and Not-for-profits Commission Act 2012 requirements to prepare and distribute financial statements to the members of International Needs Australia.

2. The financial statements and associated notes comply with the Australian Charities and Not-for-profits Commission Act 2012, the Accounting Standards, Australian Charities and Not-for-profits Commission Regulations 2013 and other mandatory professional reporting requirements

3. The summary reports have been prepared in accordance with the requirements set out in the ACFID Code of Conduct. For further information on the Code of Conduct please refer to the ACFID Code of Conduct Implementation Guidance available at www.acfid.asn.au

4. The financial statements and notes give a true and fair view of the company's financial position

at 30 June 2019 and of its performance for the Financial Year ended on that date.

5. There are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This statement has been made in accordance with a resolution of the Board made on 28th October 2020

Ian Curtis
Chair

Richard Lim
Chair of FRAC

INCOME STATEMENTS

Income Statement for the Year Ended 30 June 2020

	2020 (\$)	2019 (\$)
Revenue		
Donations and Gifts	1,263,485	1,220,421
Grants		
- Dept. Foreign Affairs and Trade	608,272	609,937
Investment Income	5,556	5,866
Other Income	115,534	-
Revenue for Int. Political or Religious Adherence Promotion	2,429	3,268
Total Revenue	1,995,276	1,839,492
Expenditure		
International Programs		
- Funds to International Programs	1,171,193	1,110,403
- Program Support Costs	192,483	192,160
Community Education	157,901	159,079
Fundraising		
- Public	154,487	175,489
Accountability & Administration	154,101	156,102
Total Expenditure	1,830,164	1,793,233
Int. Political or Religious Adherence Promotion Expenditure	1,181	1,976
Total Expenditure	1,831,345	1,795,209
Total Comprehensive Income	163,931	44,283

Statement of Financial Position as at 30 June 2020

	2020 (\$)	2019 (\$)
Current Assets		
Cash and cash equivalents	617,178	480,253
Trade and other receivables	32,405	6,113
Held-to-maturity investments	150,000	150,000
Other	8,473	10,169
Total Current Assets	808,056	646,535
Non-Current Assets		
Property, plant and equipment	9,857	7,732
Right of Use Asset	73,832	-
Total Non-Current Assets	83,689	7,732
Total Assets	891,745	654,267
Current Liabilities		
Trade and other payables	20,346	25,092
Provisions	25,836	32,935
Lease Liability 1yr	24,231	-
Other	103,380	93,281
Total Current Liabilities	173,793	151,308
Non-Current Liabilities		
Provisions	18,339	17,973
Lease Liability 1yr Plus	50,695	-
Total Non-Current Liabilities	69,035	17,973
Total Liabilities	242,828	169,281
Net Assets	648,917	484,986
Equity		
Reserves	4,299	15,654
Retained surpluses	644,618	469,332
Total Equity	648,917	484,986

Statement of Changes in Equity for the Year Ended 30 June 2020

	Capital Reserve (\$)	Retained Profits (\$)	Total Equity (\$)
Balances as at 1 July 2018	19,620	421,083	440,703
Excess/Deficit of Revenue over Expenses	-	44,283	44,283
Amount transferred (to) from Reserves	(3,966)	3,966	-
Balance as at 1 July 2019	15,654	469,332	484,986
Excess/Deficit of Revenue over Expenses	-	163,931	163,931
Amount transferred (to) from Reserves	(11,355)	11,355	-
Balance as at 30 June 2020	\$ 4,299	\$ 644,618	\$ 648,917



AUDITOR'S LETTER



INTERNATIONAL NEEDS AUSTRALIA

ABN 84 006 053 229

Report of the Independent Auditor on the Summary Financial Report

Opinion

The 2020 annual report that contains a summary financial report, which comprise the statement of financial position as at 30 June 2020, the income statement and statement of changes in equity for the year then ended, and board declaration, are derived from the audited financial report of International Needs Australia for the year ended 30 June 2020.

In our opinion, the accompanying summary financial report is consistent, in all material respects, with the audited financial report, which is compliant with the ACFID Code of Conduct.

Summary Financial Statements

The summary financial report does not contain all the disclosures required by Australian Accounting Standards, the Australian Charities and Not-for-profits Commission Act 2012 and the ACFID Code of Conduct. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report and the auditor's report thereon. The summary financial statements and the audited financial report do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial report.

The Audited Financial Report and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial report in our report dated 28 October 2020.

Board's Responsibility for the Summary Financial Statements

The board is responsible for the preparation and presentation of the summary financial report.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

Saward Dawson

Jeffrey Tulk
Partner

Blackburn VIC
Date: 12 November 2020

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Member of Russell Bedford International

LET'S CHAT

*Photo back page: Children in the Ugandan
ChildLink program receive food supplies.*

ACCREDITATIONS

INA is fully accredited with the Australian Government Department of Foreign Affairs and Trade (DFAT).

INA is a member of the Australian Council for International Development (ACFID). As a member and signatory to ACFID's Code of Conduct, INA is required to meet high standards of corporate governance, public accountability and financial management for nongovernment development organisations.

Adherence to the Code is monitored by an independent Code of Conduct Committee elected from the NGO community. Our voluntary adherence to the Code of Conduct demonstrates our commitment to ethical practice and public accountability. For more information on the ACFID Code of Conduct, visit the ACFID website on www.acfid.asn.au or email code@acfid.asn.au

If you believe INA has breached the ACFID Code of Conduct, you may lodge a complaint here: www.acfid.asn.au/content/complaints

INA would like to acknowledge the incredible people who have volunteered their time, energy and talents throughout 2019/20. INA simply could not function without their amazing support!

We welcome feedback and suggestions.
Please email to info@ina.org.au.

For INA's Complaints Policy or to make a complaint, please visit www.ina.org.au/complaints/

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ACN

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ACCREDITATION AND CERTIFICATION



Australian Government
Department of Foreign Affairs and Trade



ACFID
MEMBER



THIS ANNUAL IMPACT REPORT IS ENVIRONMENTALLY FRIENDLY



