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Introduction

In the financial year 2024, CARE Australia, along with many other International Non-Governmental Organizations (INGOs), faced significant obstacles that made our ability to deliver aid and drive sustainable development challenging.

The ongoing global economic uncertainty, driven by inflationary pressures and volatile currency exchanges and strained resources created funding gaps for humanitarian programs.

Additionally, the rising frequency and severity of natural disasters, coupled with prolonged conflicts in regions like Ukraine, the Middle East, and parts of Africa, heightened the complexity of response efforts, stretching our operational capacities.

COVID-19's long-term effects also continued to disrupt supply chains, hindered access to remote or conflict-affected areas, and exacerbated vulnerabilities in already fragile communities.

Despite these challenges, CARE Australia remained committed to its mission, innovating in its approaches to humanitarian response and strengthening partnerships to ensure aid was delivered where it was needed most, with women and girls at the centre of what we do.

We are proud to be part of one of the world's largest humanitarian networks across 121 countries, and we celebrate the deep connections we have with the local partners and communities who we have worked alongside since 1945.



CARE Australia's impact snapshot

TOGETHER, WE HAVE:



Supported more than 1,012,284 people across 20 countries.



75% of CA-supported projects in the Pacific were implemented with local partners.



CARE Australia responded to 12 emergencies across 10 countries reaching 405,101 people.



Raised \$667,845 through emergency appeals.

IN FY24 CARE AUSTRALIA:



73 Worked with 73 partners of which 61 were local.



84%

84% of all CARE Australia's partners were locally led. (i.e. registered and/or operating at national or subnational levels)



14 partners were women-led. (of total CA projects)



75% of CA-supported projects in the Pacific were implemented with local partners.



44%

44% of all CA-supported projects were implemented with local partners.

Humanitarian response

In the past year, CARE Australia has continued its commitment to responding to humanitarian crises, driven by our mission to save lives, alleviate suffering, and uphold human dignity. Our efforts have been pivotal in addressing the urgent needs of communities affected by natural disasters, conflict, and protracted crisis emergencies.

This year, our response teams mobilised rapidly in regions impacted by severe climate events, including a landslide, volcano eruption, tsunami, floods and droughts. We provided essential supplies such as food, clean water, and shelter, reaching over 400,000 individuals in need, across ten countries. Our innovative programming, focusing on the unique needs of women and girls, ensured that vulnerable populations received targeted support, including access to health services and psychosocial care.

In conflict-affected areas, CARE Australia played a critical role in delivering humanitarian aid amid challenging circumstances. Collaborating with local partners, we facilitated safe passage for aid deliveries, ensuring that displaced families received the assistance they desperately needed. Our protection programs focused on safeguarding the rights of those affected by violence, with special attention to the needs of survivors of gender-based violence. We remain committed to enhancing our capacity to respond to emerging crises, ensuring that we can continue to deliver life-saving assistance to those who need it most.

Together, we can foster resilience and hope in the face of adversity.





In 2022, Pakistan experienced its worst flooding in decades, with one-third of the country submerged due to unprecedented monsoon rains.

The disaster affected over 33 million people, displacing millions from their homes, destroying crops, and overwhelming already fragile healthcare systems. In response to this devastating crisis, CARE Australia mobilised its resources to provide life-saving assistance to affected communities.

"Shifa Foundation (one of CARE's partners in Pakistan) helped us by granting two tranches of 25,000 Rupees (\$135 AUD) with which we bought a rickshaw and started to earn money to support our children. We are thankful to CARE and Shifa Foundation for supporting us to earn with the help of the rickshaw." — Father, Pakistan

CARE Australia's response focused on delivering emergency relief to over 130,000 people, while also addressing long-term recovery and resilience. CARE Australia worked in partnership with local agencies, such as the Shifa Foundation, to ensure that aid reached the most vulnerable, including women, children, and people with disabilities.

Key interventions included the distribution of nutritional support to over 7,000 severely malnourished children, the provision of de-worming medication to over 36,000 children, and the provision of iron and folic acid supplements to over 42,000 people.

Additionally, CARE Australia's efforts focused on restoring livelihoods by providing cash assistance to affected families, allowing them to buy food and other essentials while supporting the local economy. CARE and Shifa Foundation also distributed over 5,000 kitchen gardening kits with training from climate-smart agriculture experts, enabling families to grow their own food and support dietary diversity.

Through its response, CARE Australia played a crucial role in alleviating the suffering of thousands of floodaffected families. CARE Pakistan continued to support recovery efforts, focusing on long-term resilience-building measures to help communities better prepare for future climate-related disasters, up until August 2024.

CARE Australia's response to the Pakistan floods demonstrates our commitment to providing immediate relief and supporting long-term recovery in disasterstricken areas, ensuring vulnerable communities have the resources they need to rebuild and thrive.



Our path towards gender equality

Poverty is caused by the unfair distribution of wealth and resources. While extreme poverty has been declining for almost 25 years, inequality is growing — and conflict, climate change, and the lasting impacts of COVID-19 are only making things worse. The solution is equality.

CARE supports women to change unequal power relations, and supports movements that drive transformative change to achieve gender equality.



in social, economic and political spheres, to ensure people of all genders can realise their full potential.

and emergencies.

Gender equality: supporting her to have equal rights and opportunities

Gender equality is central to CARE Australia's mission.

In FY24, we reached 647,820 people through programs focused on women's leadership, economic resilience, and combating gender-based violence. 41% of projects aimed to challenge inequitable norms and structures, while 44% involved men and boys as allies.

CARE partnered with local women's rights groups in 40% of projects, ensuring women lead the change. Our gender equality efforts spanned both development and humanitarian contexts, from addressing women's rights repression in Afghanistan to supporting girls' education and women's leadership in Vanuatu. Disability equity is also a key focus.

CARE supported disability self-help groups in Cox's Bazar in Bangladesh, and fostered partnerships with Organizations of Persons with Disabilities (OPDs) in the Pacific to enhance inclusion. In Vanuatu, Solomon Islands, and Tonga, CARE advanced women's economic justice through Village Savings and Loan Associations (VSLAs), supporting women — including those with disabilities — through financial empowerment and climate resilience training.

In Papua New Guinea, we integrated gender equality, disability, and social inclusion (GEDSI) into healthcare, governance, and disaster response to meet diverse needs.





In response to severe flooding in the Highlands region of Papua New Guinea from December 2023 to March 2024, CARE provided immediate relief through food vouchers for almost 3,000 people, enabling households to purchase necessary supplies.

This provision of vouchers supported the local economy and provided immediate relief to those most severely impacted. As a result of the successful implementation of this voucher assistance, the Provincial Disaster Office adopted the voucher approach for its broader response efforts, providing vouchers to an additional 3,000 households for shelter items, agricultural inputs and food items. This collaboration between CARE and the Papua New Guinea government demonstrates how partnerships can lead to more effective and efficient disaster responses, ultimately benefiting more people with limited resources.

"When CARE came into my village with the cash voucher program, I was very happy as my food garden had been washed away by the floods. The K300 (\$112 AUD) cash voucher I received made all the difference, allowing me to buy food for my children and plant a new garden to start rebuilding my life. I want to take this time to thank CARE for supporting my family in this bad situation."

- Jenny, Papua New Guinea





The 6.8 magnitude earthquake that struck Morocco in September 2023 caused widespread destruction. According to reports from Morocco's Ministry of Interior, almost 3,000 people were killed, almost 60,000 homes destroyed, and over 300,0000 people affected.

CARE's operations supported communities most affected by the earthquake, addressing both immediate and long-term needs. CARE's confederation wide response reached 14,000 people with food and hygiene kits, emergency shelter (tents), and raised community awareness on protection and hygiene. The earthquake in Morrocco turned Najat and their family's lives upside down in an instant. Their house was reduced to rubble. Najat describes the situation as "catastrophic," adding:

"We spent several nights outside, we were terrified."

Najat appreciated the short-term shelter support from CARE, highlighting the "quality of the tent".

"Thank you for everything — you helped us overcome these difficult conditions." — Najat, Morrocco



$\frac{\hat{n}}{\Delta} = \frac{\hat{n}}{T}$ Transforming unequal power structures

Since 2017, over 981,064 Rohingya refugees have sheltered in Cox's Bazar in Bangladesh, across 33 camps.

Living conditions in Cox's Bazar are often extremely challenging, marked by overcrowding, limited access to basic services, and vulnerability to natural disasters.

CARE delivered lifesaving gender-based violence (GBV) services, emphasising women's empowerment, safety, and mental health support to refugees, to support their recovery and foster community healing.

CARE responded to two significant fires in 2023, which destroyed 390 refugee shelters (homes) and affected over 1,900 people, by supporting firefighting efforts and shelter reconstruction.

CARE also provided emergency water, toilets, hand washing stations, drinking water wells, and hygiene materials to over 70,000 people.



"As a sector we have done well to start to be more inclusive, but change is slow, and we have a long way to go." – Athena Nguyen

Athena Nguyen joined CARE Australia in September 2018 and is currently our Senior Manager for Gender Equality, Disability and Social Inclusion (GEDSI).

In my first year at university, out of pure interest in the topic, I decided to take a gender studies class.

It wasn't until that class that I started to see the dots being connected, between what I'd observed in my own life, and the world around me.

Once you connect the dots, you can't un-connect them. Gender studies gave me the language to explain my experience and the experience that I saw other women in my life having.

Following graduation, I spent many years working overseas in human rights, always through a gendered lens, and I joined CARE upon returning to Australia six years ago.

Presently, I work across all Australian-funded programs, mainly in Asia and the Pacific. I ensure gender equality, disability and social inclusion (GEDSI) is at the heart of our work, from supporting design and project implementation to monitoring and evaluation.

I'm really proud of the strong focus on gender justice in CARE's work, and it's one of the reasons that drives me to come into work every day.

Increasingly, we've also been concentrating on disability inclusion, and we're starting to focus on including people with diverse sexual orientation, gender identities, expressions and sex characteristics. As a sector, we have done well to start to be more inclusive, but change is slow, and we have a long way to go.

My role is to support our colleagues and partners at country-level, who are delivering most of this work. They are the ones with the knowledge and lived experience of the local contexts in which we work, and I support them by filling in gaps where needed and bringing a broader perspective across our programs.

It's at the local level where you see the passion, commitment and depth of expertise of our colleagues and partners. You can't help but feel inspired.

Having the chance to meet the communities we work with and seeing first-hand the work we're doing – that's the highlight of my job at CARE.

Building individual agency

In Cambodia, the Strengthening Inclusive Services for Indigenous People (SISIP) project addresses genderbased violence (GBV) in ethnic minority communities, with a strong focus on disability inclusion.

The project is building the capacity of Indigenous NGOs and Organisations of Persons with Disabilities (OPDs) to lead GBV prevention efforts, support access to GBV services, and ensure strong safeguarding within their own programs. The project has also initiated the establishment of the Provincial Coordination Committee, which brings together stakeholders to tackle gender and disability issues collaboratively.

These initiatives lay the foundation for challenging harmful social norms, strengthen access to GBV services, and recognise a growing global concern towards addressing gender-based violence as a core accelerant towards achieving gender equality.





In Papua New Guinea, the Social Accountability for Impact program is strengthening healthcare governance by ensuring community voices shape the improvement of health services.

Through collaboration with communities, health providers, and local government, the program has driven actions that directly benefit women and, in turn, their families and communities.

Progress includes improved staff attitudes and facility upgrades, such as lighting in maternity wards, "waiting huts" for pregnant women, maternity beds and mattresses, running water, and safe, private spaces for birthing and consultations.

These changes are enhancing the quality and safety of maternal healthcare services in Morobe and Eastern Highlands provinces.

"I felt scared, but when I came here, I saw that things have changed. I see solar lights have been installed. My first night in the labour ward was in light."

Rosamistica Yaminao, mother in Markham District
Hospital, Papua New Guinea



$\frac{\mathring{n}}{\bigtriangleup} = \frac{\mathring{n}}{\Box}$ Transforming unequal power structures

In Timor-Leste, CARE's Disaster READY 2 program supports women's leadership in disaster preparedness through the formation of four Suco Disaster Management Committees (SDMCs), which now have 29% female representation, including women with disabilities.

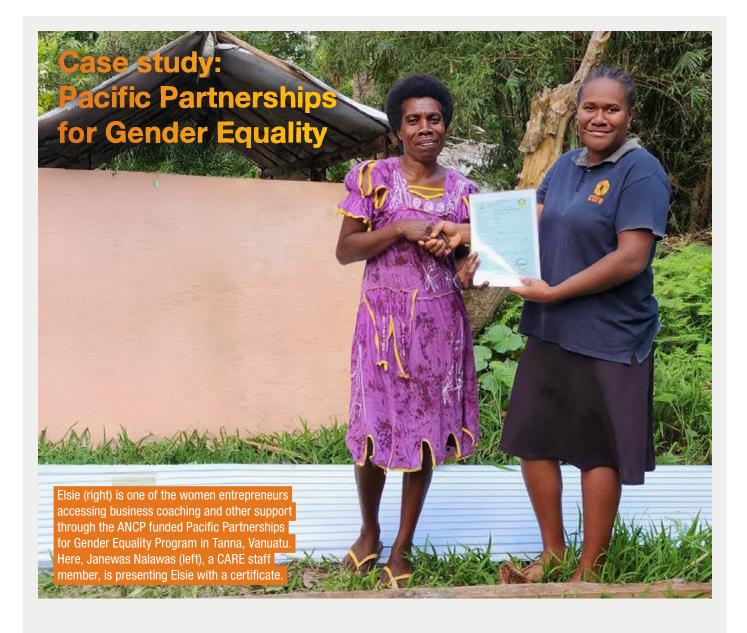
CARE and partner FOKUPERS delivered gender training to national and sub-national government officials, focusing on preventing gender-based violence and promoting gender-responsive budgeting.

The program also established four new Village Savings and Loan Associations (VSLAs), building women's financial resilience and decision-making. El Niño cooking demonstrations further challenged traditional gender roles by encouraging joint male and female responsibility in food security initiatives.

"The training provided to the VSLA group was important to restore trust among community members. With the training, we know we have a system in place that will protect our money and regulate savings and loans."

"We previously established VSLA groups but we were not able to continue the activities due to the lack of trust among members." — Female VSLA Member, Ossu De Cima, Timor-Leste





In Vanuatu, CARE's Pacific Partnerships for Gender Equality program is empowering women through an entrepreneurship incubator, building on the success of Village Savings and Loans Associations (VSLAs).

The incubator, piloted in 2024, provides targeted business coaching and financial training to women entrepreneurs, many of whom run informal microbusinesses in rural areas. The program goes beyond savings and loans, equipping participants with essential business management skills.

Elsie is one of the program's success stories. Before joining her VSLA, her business was unstable. The VSLA helped her save and access a loan, but it wasn't until she participated in the entrepreneurship training that her business truly began to thrive. She learned how to manage her finances and improve customer service, which boosted her sales. "The training really helped me," Elsie shared.

"When I started my business, I didn't know how to serve my customers well. But [now]... I serve them in a way that they're happy, and now they continue to come."

Inspired by the training, Elsie has ambitious plans for her business. She intends to diversify her products, install solar power, and purchase a freezer to sell goods like chicken and ice blocks.

"That would be a big change for the business," she said. "In the future, I plan to build a house and put a freezer there, to increase sales."

Through initiatives like this, the Pacific Partnerships for Gender Equality program is helping women like Elsie gain the skills and confidence needed to build stronger, more sustainable businesses, contributing to greater economic resilience in their communities.

Strong local partnerships

In addition to CARE's highly knowledgeable local staff, CARE also works in partnership with local non-government organisations, government departments at all levels, as well as other international NGOs and regional/international organisations.

We rely on local knowledge provided through the deep experience of our national staff working alongside our partners who understand the local context and are therefore best placed to guide program design and implementation, impact measurement and learning, and engage in strengthening activities to deliver more effective outcomes.

In FY24, CARE Australia worked with 73 partner organisations across 20 countries. 75% of our projects were implemented in partnership with local organisations. 34% of our partner organisations are women's rights organisations and 19% are organisations led by women.

CARE is committed to locally led programming in which local people define their own development priorities and programs. Our partnerships with local organisations are codesigned with 75% being defined by both CARE and the partner, up from 63% in 2023.75% of our partnerships are now formally funded partnerships with 25% being non-funded strategic relationships or alliances.



"My favourite thing about working for CARE is the people. Everyone from junior level right through to the Country Directors, are honest and committed." – Azizullah Nadiri



Azizullah Nadiri joined CARE Australia as Emergency Response Coordinator in August 2022 and had previously been with CARE Afghanistan for almost 20 years.

In 2022, I left Afghanistan with my family members (wife, four children and mother), bringing only our most essential belongings.

I remember arriving in Australia, a country I'd never stepped foot in before, wondering how we were going to start our lives from zero.

My lack of local experience proved to be a challenge when searching for a job, but thankfully CARE Australia recognised my potential and offered me a position, which provided crucial support for me and my family during a very difficult time.

I have always hoped to work in the humanitarian field. Growing up in Afghanistan, I saw the plight of my people and knew I wanted to do something to help. When I graduated from university I worked for local NGOs and then later the UN, as a Project Assistant on landmine clearance. It was through this work that I first heard about CARE.

I liked CARE because of their focus on women and girls, and their goal of working towards equality. My first role was helping to deliver community organised primary education to rural communities in Afghanistan that weren't accessing government services. This included CARE working towards the construction of 50 schools across two provinces. My work as a Senior Programme Officer is varied. My mornings are typically focused on project reporting and financial management, while my afternoons are dedicated to formal meetings with Country Office teams in Afghanistan, Pakistan, and Bangladesh, in line with time differences.

Working closely with the Protected Crisis Lead, I support the ongoing program portfolio and actively work to strengthen relationships between Country Offices, partners, and various units and departments within CARE Australia.

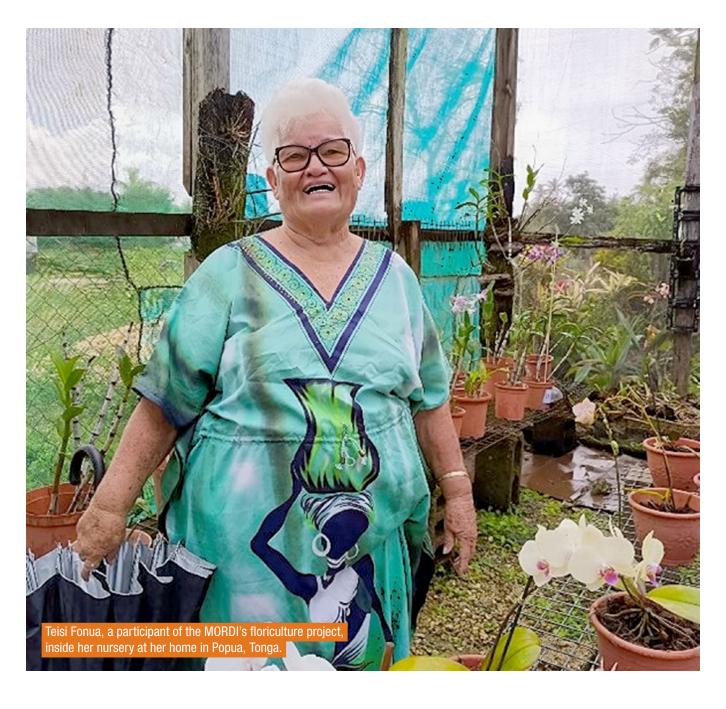
As a father of two daughters, I have an extra reason to be invested in CARE's vision and mission. I'm so pleased that my daughters have access to quality education here in Australia – I always encourage them to work hard at school.

I hope that they will have a bright future ahead of them, and in the future, support Afghan people too.



CARE's support of MORDI Tonga Trust, since 2017, recently included a pilot floriculture project for a diverse group of women.

The project has been so successful that from FY25, MORDI Tonga Trust's floriculture project will be funded directly by the Australian Government. "The dedication, expertise, and compassion demonstrated by CARE Australia staff members have been crucial in building MORDI Tonga Trust's capacity across various areas." — Soane, MORDI Tonga Trust's CEO, Tonga





In FY24, CARE conducted gender equality, disability, and social inclusion training for partner organisations in Solomon Islands.

The participants were overwhelmingly positive about the training and how they were able to increase their knowledge and understanding on topics such as protecting peoples' health, wellbeing and human rights, and enabling them to live free from harm, abuse and neglect (safeguarding). A survey of participants showed an 84% increase in participants having a good understanding of what safeguarding means, and an increase from 11% to 86% of total participants having a good understanding of how they can reduce safeguarding risks in their projects.

"The workshop was very powerful, participatory, informative and very helpful." — Project participant, Solomon Islands.





In April 2024, partners from six countries in the Pacific Partnerships for Gender Equality program came together in Vanuatu to reflect on progress and lessons learned after two years of implementation. This was the first time partners across the program had met in person.

Participants reported that cultural sharing activities and in person conversations led to deeper understanding of each other's work and stronger partnerships.

Participants also reported how important trust and relationships were to working with communities. When discussing project achievements, all partners shared about the time and effort they put into building relationships and trust with stakeholders in their communities and how this trust building led to success.

Workshop discussions also stressed the time needed to support meaningful participation of people living with disabilities. Project teams noted that disability inclusion should be more than simply counting people and across multiple country contexts, inclusion took time which needs to be factored into project plans more in the future. "CARE Australia has supported our move to becoming a more inclusive NGO and hiring people with disabilities, a huge learning process for Women in Business Development Inc (WIBDI), which has only worked because of CARE Australia's support, especially in ensuring that we have the expertise we need."

"At WIBDI, we are amazed and often wonder how CARE always manages to hire staff that go out of their way to learn about what we are doing. Staff who understand how different our cultures are, and how they adapt their training programs to suit the cultures they work in."

"Staff visiting WIBDI to conduct training also took a keen interest in our work with vulnerable families and always made time to visit projects with staff. All this has endeared CARE staff to this organisation, and we feel very much a part of the CARE Australia family,"

- Adimaimalaga Tafuna'i, Executive Director, WIBDI.

Update from the Chief Executive Officer

A word of thanks

Stepping off our board and into the CARE CEO role, I already understood how we achieve impact for the communities we serve. But my appreciation for the dedication and consistency of our donors, partners, program participants and staff to realise this impact has only grown. We would not have been able to reach the women and children we have across the world without the commitment of so many of you to our ongoing work.

Not looking away, in an era of polycrisis

Our teams were on the ground responding to horrific landslides which occurred in Enga Province in the highlands of Papua New Guinea in late May 2024. CARE's humanitarian ethos could also be seen in our response to a series of deadly earthquakes in Afghanistan and the continuing and unfolding crisis in Myanmar, Sudan, and Gaza. It is easy to get caught in the immediacy of this work, but we have not lost focus on our long-term development work where so much of the transformative potential for women and girls lies.

Basic to basics

It is clear to even the most casual observers that needs are outstripping the capacity of agencies like ours to respond. That is why we have taken a back-to-basics approach, focused much more on our competencies supporting through humanitarian response and promoting gender equality. As part of the CARE International confederation, we are seeing shifts in the aid landscape, with over half of our global programming now humanitarian amid an unparalleled food insecurity crisis. As part of our global family, we continue to directly support our work in Timor Leste, Vanuatu, and Papua New Guinea while working in partnership with local organisations in Tuvalu, Kiribati, Fiji, Solomon Islands, Tonga, and Samoa. We are also now a re-accredited agency in the delivery of Australian Aid priorities both in the region and further afield.

Better focus – what really works for gender equality?

We have continued to focus our efforts on what we know works, that is supporting women to provide for themselves and their families, be free from violence in the home and/or community and to have the ability to claim their own rights to basic services. CARE's dedicated local staff support our impactful work, and we also continue to collaborate with local partner organisations. In our Pacific Partnerships for Gender Equality Program, it's CARE sharing our tools and approaches, but local organisations are in the driving seat. They are modifying those tools and utilising what works to drive gender equality in their communities.

Business as usual is not an option

Meeting women and girls where they are and with what they need from us means breaking new ground and investing in our systems and capabilities to do so. Our new microfinance initiative Lendwithcare, continues to provide alternative sources of finance to increase the flow of capital to underserved entrepreneurs. The Australian public has a new way to give (or lend) but what we are encouraged to see is philanthropic supporters are joining us by providing alternative sources of finance to increase the flow of capital. We need to explore these new ways of giving if we want to see more women able to lift themselves out of poverty at scale.

Looking ahead

I have been overwhelmed with the support I've received to steward this organisation over the latter part of this financial year. Progress isn't achieved in short bursts; it's only possible thanks to the incredible momentum built by the previous members of our executive team.

Most importantly, our progress as CARE this year could not have been sustained without our many supporters and donors. Thanks as always for accompanying us in our mission to ensure women and girls have equal rights and opportunities, no matter where they are.

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Morgana Ryan Chief Executive Officer, CARE Australia





Early on Friday morning at 3am on 24 May 2024, a landslide engulfed villages in the remote Yambali Ward, Enga Province in Papua New Guinea.

Given the scale of the disaster debris between six and eight metres deep covered much of the affected communities.

It's difficult to assess the numbers of people living in the area where the landslide occurred, but estimates range up to nearly 4,000 men, women, and children.

Yambali Village had been a place of refuge for those displaced by tribal conflicts in nearby wards and villages. The UN estimated the death toll to be around 670, with hundreds left homeless by the disaster, without access to essential services.

Having previously worked in the province and with local communities extensively, CARE was able to quickly mobilise in response to the landslide, delivering emergency relief in the form of food, water and basic hygiene support in the days following the landslide. This was followed shortly after by establishing childfriendly spaces, psychosocial support services, and conducting a rapid gender analysis (RGA).

In Australia, CARE was among the first agencies to share updates with national and global media about the landslide, raising awareness of the immediate needs of those affected.

The Enga Landslide Emergency Appeal was launched in the following days and raised over \$330,000 from corporates, trusts, foundations, and individual donors.

CARE Australia's response was also funded by the Australian Humanitarian Partnership (AHP) of the Australian Department of Foreign Affairs and Trade, the Canadian Humanitarian Assistance Fund (CHAF) and UNICEF.



More than 1.4 billion people do not have access to the financial services they need to improve their lives. Most are women living below the poverty line in rural areas who have little opportunity to overcome this financial barrier.

To help people overcome these barriers, in October 2023, CARE Australia launched the micro-lending platform Lendwithcare in Australia. This gives Australians the opportunity to support people running micro or small businesses in neighbouring countries with loans as small as \$25.

"I am proud that I went from being a housewife to a successful businesswoman. I am proud of my work."

– Jesha, Philippines

One such borrower is Jesha a mother of three and owner of a recycling business on the island of Cebu in the Philippines.

After selling her own jewellery and receiving a loan via Lendwithcare's financial service provider in the Philippines FCCT, Jesha scaled up her business buying scrap metals such as copper, bronze, and aluminium, in addition to used batteries that otherwise would have gone into landfill. Despite the odds, her hard work has paid off and she has seen enormous success in her community. This success doesn't just mean an improved way of life for herself and her family. She also now employs five local workers, which highlights the multiplying effect that a small loan can have on benefiting a community as whole.

Not content with this level of success, Jesha has now set up another business selling soft drinks to other areas of Cebu. This additional business employs a further ten people in her community.

"[Through a loan,] my livelihood has improved, and I feel proud because of my business buying scraps and helping in the community through my employees," said Jesha.

Lendwithcare loans not only change the life of the person receiving the loan, but also those in their family and local community, because when one woman escapes poverty by improving her livelihood, she invests back into her family and community. This is what we call the 'multiplier effect'.



CARE initiative, Village Savings and Loan Associations, allows women living in Vanuatu to access small loans, boosting their financial and personal independence.

Across the Pacific, women play an integral role in their communities. But their work is often undervalued, low-paid and insecure.

In Vanuatu for instance, women make up almost half of the informal and traditional economy and over a third of the paid workforce. However, they must also bear the responsibility for the bulk (over 60%) of unpaid domestic labour.

That is why women's economic justice is central to gender equality and sustainable development.

CARE Australia's 'Pacific Partnerships for Gender Equality' program (2022 – 2027) is funded by the Australian Government through the Australian NGO Cooperation Program (ANCP) and is designed to strengthen women's economic justice and contribute to a resilient civil society in the Pacific.

In Vanuatu, this program is helping thousands of vulnerable women, including those with disabilities, to break free from poverty and violence, through initiatives such as training in Village Savings and Loans associations (VSLAs).

The concept is simple. VSLAs are self-managed groups of 15 to 25 people who meet regularly to save their money in a safe space, access small loans, and obtain emergency insurance. Twenty-three-year-old Tou from Central Tanna in Vanuatu is one of the women we engage with through this program. While she had finished primary school, Tou was unable to continue her education due to family issues.

"The Village Savings and Loans Association has helped us to learn a simple way to save our money within our community. It also motivated us to think of new ideas for generating income to grow our savings."

Having grown up in a community where it was not normal for women and girls to engage in economic activity, it seemed that Tou was caught in the relentless cycle of poverty like so many other women in Vanuatu.

"From these savings, we hope to see changes in our community and improvements in the livelihoods of our families and communities," she said.

"Tank yu tumas, CARE!"

Thank you to our supporters

CARE Australia thanks these generous individuals, trusts and foundations, and organisations who supported us in 2023/2024, and we also acknowledge and thank those who have chosen not to have their names published.

PHILANTHROPIC

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GIFTS IN WILLS

Estate of Joan Beazley Estate of John Robert Thomas Brown Estate of Thomas Dixson Chapman Estate of Peter Stanley Cripps Estate of Phyllis Joan Crowley Estate of William Thomas Denholm Estate of Margaret Mary Finnegan Estate of Peter Robert Fox Estate of Suleman Kesh Estate of Denis Stanley Klein Estate of Moyra Best McAllister Estate of James William Patrick Moore Estate of Jonathan William de Burgh Persse Estate of Jean Gabrielle Pitcher Estate of Peter Randall Siminton Estate of John William Smith Estate of John William Smith Estate of Graeme Stanley Starr Estate of Graeme Stanley Starr Estate of Sheila Marjorie Strange Estate of Anne Tamyakis

CORPORATE

City of Sydney Corrs Chambers Westgarth Deloitte King & Wood Mallesons Visa Vivienne Court Trading Pty Ltd



Working across our programs

CARE Australia is a leading international aid organisation that works around the globe to save lives and defeat poverty, advancing social, community and economic development in the countries in which we work.

To maintain effectiveness and integrity, CARE Australia adheres to a broad spectrum of legislation and practices that encompass gender equality, disability inclusion, climate action, and locally led principles. CARE Australia is proud to comply with these legal and moral imperatives to ensure operations are equitable, sustainable, and locally relevant.

CARE Australia operates as Lead Member for Country Offices in Papua New Guinea, Timor Leste and Vanuatu as part of the CARE International global confederation. Within the Australian policy and legislative environment, CARE Australia is compliant with the Australian Charities and Not-for-profits Commission (ACNC) regulated under the Australian Charities and Not-for-profits Commission Act 2012, ensuring transparency, accountability, and adherence to charitable purposes.

As a Company Limited by Guarantee, CARE Australia adheres to the Corporations Act 2001, which outlines

the legal responsibilities of company directors and compliance with applicable laws and regulations.

CARE Australia is a member of the Australian Council for International Development (ACFID), the peak body for Australian NGOs involved in international development and humanitarian action. As a member, CARE Australia is bound by the ACFID Code of Conduct, which sets high standards for program effectiveness, financial transparency, and ethical practice, reinforcing compliance with best practice in the sector.

Effective governance is crucial to ensure CARE Australia complies with relevant legislation. CARE Australia's Board of Directors holds ultimate responsibility for overseeing compliance and ensuring that the organisation remains aligned with its mission.

This includes regular review of policy and risk frameworks, so operations reflect the principles of good governance as outlined in the ACNC Governance Standards, the Corporations Act 2001, the ACFID Code of Conduct, and the CARE Australia Governance Policy. CARE Australia's risk and policy approach operationalises good governance practice in areas such as financial management, work health and safety, and people management to ensure clear guidance is in place for staff and volunteers.

Together with Country Offices in Papua New Guinea, Timor Leste and Vanuatu, CARE Australia provides programming for those in need with a focus on gender equality, disability inclusion, climate action, and locally led principles.

Climate action

Climate change poses a significant threat to the achievement of global development goals and NGOs have a vital role to play in mitigating its impact. CARE Australia advocates for and supports communities that are most vulnerable to climate change, particularly in the Pacific, and integrates environmental sustainability into operations and programming. CARE Australia makes efforts to reduce carbon footprint and promotes climate resilience. We are committed to improving our environmental performance and reducing our contribution to climate change and environmental degradation. Governed by the CARE International Climate and Environment Policy, CARE Australia reports annually as part of the CARE International confederation on carbon emissions, and plans for reduction, including purchasing carbon offsets.

Our people

Our people play a pivotal part in the work that we do to save lives, defeat poverty, and create a more equal world for women and girls. With over 500 staff members, our employees are at the heart of what we do.



97% of staff across Papua New Guinea, Timor-Leste, and Vanuatu (and Myanmar) were national staff.

Our employees are mainly based within our Australian and Lead Country Member Offices.

Location	Employees
Australia	68
Papua New Guinea	93
Timor Leste	269
Vanuatu	76

Gender equality, disability, and inclusion

CARE Australia is committed to gender equality, with 57% of our Senior Staff identifying as women, including a female CEO, and 80% of our Executive Team comprising women.

Gender equality is central to our mission, as women and girls are disproportionately affected by poverty and crises such as climate change, conflict, and disasters. In line with frameworks like Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), we integrate gender analysis into all programs, ensuring equal participation, dismantling harmful gender norms, and empowering women and girls through targeted initiatives.

We also prioritise disability inclusion by engaging people with disabilities in program design and decision making, ensuring their needs are addressed through both mainstream and specific initiatives. Our focus on inclusion extends to preventing discrimination based on race, ethnicity, age, or other characteristics. CARE Australia fosters a culturally sensitive approach, partners with marginalised communities, and promotes a diverse, inclusive workplace culture.

"We believe in making connections and opening doors for others, for example, the work we are doing with people with disabilities. It is our program that has put us in a place where we are able to meet with stakeholders and provide people with disabilities with greater opportunities. Our engagement and advocacy with the Advisory Council of the University of the South Pacific has helped one young man with hearing impairment gain a university scholarship. This is a result of the engagement between our organisation and Nuanua O le Alofa (NOLA) for the COVID-19 response program with CARE. The connection with CARE has deepened the relationship with NOLA." – Adimaimalaga Tafuna'i, Women in Business Development Inc. (WIBDI), Samoa. "The highlight of my career, both personally and professionally, has been getting to know the people and country of Papua New Guinea."

- Beatrix Neville

Beatrix Neville joined CARE Australia in April 2022 and is currently our PNG Portfolio Coordinator.



Initially, I thought I wanted to pursue a career in conservation.

Following graduation, I was fortunate enough to travel to India with a social enterprise working in solar energy.

That was when I first appreciated the extent to which people and planet are so intrinsically linked, especially in contexts where extreme poverty and environmental challenges overlap.

When a job at CARE Australia came up, I jumped at the opportunity. I'd always liked CARE's focus on gender equality, climate justice and humanitarian issues.

I feel so fortunate to do the work I do. I recently returned from six weeks in PNG, and it really opened my eyes to the impact CARE's programs have. But also, it helped me better appreciate the resilience of our team, and the women and men who are putting their hands up for gender equality.

The programs I support, focus on empowering women to actively participate in the health sector; for communities to advocate for tangible improvements in health service delivery and facilities, as well as supporting the economic and social wellbeing for cocoa farming families living in Bougainville. I spoke to a man recently, who after 15 years in healthcare, had begun supporting women during childbirth in his rural health clinic. This is thanks to the male advocacy training and mentoring provided by CARE.

He even went to the next step of encouraging other male nurses to step forward and support during labour. This is something they are trained in but refrain from supporting due to cultural taboos.

These are the stories that inspire me. Being able to help the PNG team report on the impact of their work is the most rewarding part of my job.



Locally led principles

A growing consensus within the development community emphasises the importance of locally led development, where local communities have ownership and control over the decisions that affect their lives.

CARE Australia is a key contributor to this dialogue and is increasingly adopting these principles in our programming approach, in line with commitments made under the Department of Foreign Affairs and Trade International Development Policy 2024 and the Grand Bargain.

CARE Australia is signatory to the Pledge for Change, acknowledging inequalities in the system that date back to the colonial era, and require changes in the approach of large INGOs to ensure a more equity.

In addition to our network of national staff, CARE Australia prioritises partnerships with local organisations, ensures that local knowledge and expertise are central to program design, and provides capacity-building support that strengthens local leadership.

This approach not only enhances the effectiveness and sustainability of development interventions but also ensures that they are culturally appropriate, responsive to local needs and recognises the unique role local organisations play in aid delivery. We are also committed to localisation of key positions within the Country Offices. 97% of staff across Myanmar, Papua New Guinea, Timor-Leste, and Vanuatu are national staff. This commitment includes identifying key senior management roles in country and creating opportunities to nurture and develop local leadership.

Organisational change

In February 2024, CARE Australia undertook a major restructure of its Australian-based operations to better reflect the operational requirements going forward.

The People and Culture team supported this change through consultation, workforce planning, delivering sessions for employees and leaders on managing change in the workplace, in compliance with relevant legislation and the Social and Community Services Award. This restructure consolidated operations resulting in significant downsizing of Australian-based operations.

There continues to be some significant changes in the Australian employment legislative environment, including changes to the Fair Work Act, 'Closing Loopholes' laws, Secure Jobs, Better Pay, Respect at Work and changes to Fixed Term contract legislation. CARE Australia has been working on the preparation and the role out of these changes.

Safeguarding

CARE Australia is committed to keeping people safe, and preventing all forms of harm, abuse and exploitation of children and adults, including to personnel.

In 2023/2024, the types of harm covered under the CARE International Safeguarding Policy were expanded, looking beyond Child Protection and Prevention of Sexual Harassment, Exploitation and Abuse (PSHEA) to include physical abuse, emotional abuse, and neglect.

Across all the countries in which we work, we take proactive steps to foster a safe organisational culture, raise awareness of expected standards of conduct, identify and mitigate safeguarding risks, and promote rapid reporting of all safeguarding incidents and concerns by any person involved in, or impacted by, CARE Australia's work.

Over 2023/2024, we observed an increase in early reporting, particularly of potential policy breaches and emerging safeguarding risks. This allowed proactive action to be taken before these concerns escalated to become more substantial reports and is a testament to the amazing work being done by Safeguarding Focal Points to build trust and safety in CARE's reporting and investigation processes.

In 2023/2024, CARE Australia responded to 11 safeguarding incidents. All matters were carefully examined, with a total of five reports being substantiated, resulting in:

- Two formal warning letters being issued, followed by additional training (incidents involved CARE staff members)
- Four employment contracts terminated (incidents involved CARE staff members)
- A review of the process for hosting and supervising visitors to CARE project sites
- Refresher training being delivered for two project teams, with a focus on expected conduct.

In each instance, psychosocial support was made available to the survivor and other parties, including through external referrals, with awareness-raising and training delivered to staff, partners, and communities around the importance of immediately reporting concerns.

Additional reported matters were determined to be outside the scope of CARE Australia's safeguarding work and are therefore not recorded in this report, including reports relating to bullying/harassment and family and domestic violence. In these instances, CARE Australia worked closely with our in-country teams to support with reviews of relevant policies and procedures, identify appropriate training and risk mitigations, and to review and strengthen external referral pathways.

Type of abuse	Reports filed	Substantiated	Outcome
Sexual Harassment	7	5	Two formal warning letters issued; additional training (incident involved CARE staff member) Four employment contracts terminated (incidents involved CARE staff members/contractors) A review of the process for hosting and supervising visitors, including donor and government representatives
Child Protection	1	0	One referral to local family support service (ongoing monitoring by CARE staff in community)
Alleged Code of Conduct breach (other)	3	0	Action taken included caution conversations (incidents involved CARE staff members), refresher training workshops delivered for the respective project teams, focused on the importance of appropriate conduct and building/maintaining trust with community.

CARE Australia's Preventing Sexual Harassment, Exploitation, Abuse, and Child Abuse reports from 2023/24 — presented as part of our commitment to transparency:

"I am passionate about keeping people safe, especially women and girls, and I feel incredibly lucky to get to do the role I do at CARE." – Rebecca Hunter



Rebecca Hunter joined CARE Australia as Safeguarding Lead in November 2022.

I was living and working in Coober Pedy and had quite a varied career up to that point, having trained as a teacher, and later studying my masters in both development and social work, but one thing that always struck me in my work was the need to make sure we do all we can to keep people safe. I liked that this was a focus for CARE.

I love how varied my work is at CARE Australia.

On one day I might be working with CARE International colleagues to develop a global safeguarding tool, and the next, I could be working alongside a colleague supporting the delivery of training with our partner organisations in the Pacific.

Safeguarding at CARE centres on the commitment to 'do no harm.' Many people assume safeguarding is just about child protection, or preventing gender-based violence, but it is also about preventing physical and emotional abuse and other types of harm that can be caused by personnel or activities.

Keeping people safe is not just the responsibility of the Safeguarding team, and I try to encourage everyone at CARE Australia to take responsibility for making sure everyone is safe – whether that is our own colleagues, partners, or the people we serve.

'Safety' has a unique meaning to each one of us. No one can tell us when we are safe or unsafe.

My work has taught me that sometimes we can go into a situation with the best of intentions, but we can end up causing harm.

That is why the number one thing I try to do is listen first. Listening helps me ask better questions and make sure that I am led by the people we want to keep safe.

No tolerance for fraud and corruption

All suspected fraud cases are thoroughly investigated and - where substantiated - disciplinary action and recovery of loss are pursued.

Reporting suspected fraud and corruption is encouraged, with several avenues available, including the option to remain anonymous.

CARE Australia training, policies and processes focus heavily on the prevention and early identification of suspected fraud and corruption. Staff and suppliers are screened, and systems and controls are in place to manage risks and protect CARE Australia and the community from criminal abuse and financial exploitation in accordance with AUSTRAC guidance.

In 2023/2024, there were eight suspected incidents of fraud across the countries in which we work.

In accordance with CARE Australia's zero tolerance policy, all suspected incidents have been appropriately investigated. Five of the suspected cases were substantiated.

The total financial loss to fraud in 2023/2024 was \$2,300 - roughly 0.01% of our total expenditure. Given the complex and vulnerable environments in which we work, we consider this to be a testament to the integrity and professionalism of the overwhelming majority of the 1,012,284 project participants involved in CARE Australia's work.

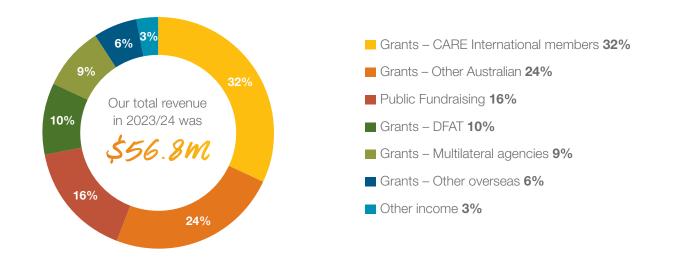
Details on CARE Australia's approach to preventing and responding to fraud and corruption are available on the CARE Australia website at: care.org.au/fraud-and-corruption-policy



NUMBER OF SUSPECTED FRAUD CASES IN 2023/24

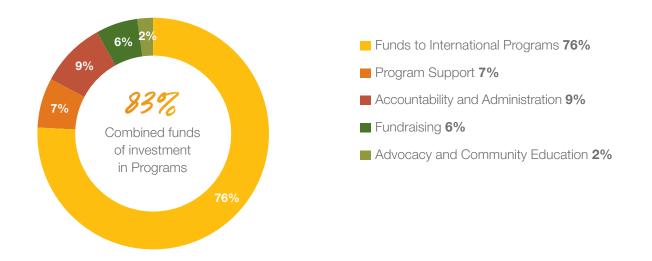
Our finances

We are committed to ensuring that the funds we raise are used in the most effective way to enable us to provide the most impactful programs for the communities we work with now and into the future. This includes investing in our people and our systems to run our organisation sustainably and deliver better outcomes.



WHERE THE MONEY COMES FROM

WHERE THE MONEY GOES



Allocating our resources for greater impact

Resourcing our organisation to an appropriate level is essential for building strong infrastructure and increasing our effectiveness.

Funds to International Programs includes Development and Resilience Programming, which are the funds we invest in supporting local communities to run long-term development programs, the logistics required, and the costs of expert programming staff to ensure the impact is maximised.

This category also includes funds spent on Emergency and Humanitarian Action which are the lifesaving measures taken to support women and marginalised groups to anticipate, prepare for, respond to, and recover from natural disasters, conflicts and economic shocks. It includes disaster readiness and risk-reduction measures like training and prepositioning of supplies, support given to people in times of crisis, as well as the logistics required, and the costs of expert humanitarian staff to ensure the impact is maximised.

Program Support includes the experts and advisors who deliver training, guidance, oversight, and evaluation of project initiatives and urgent emergency action by CARE Australia, as well as the costs of staff who are employed by the CARE International confederation to more cost-effectively provide services and expertise to all of its members — all in the name of maximising impact for the women and girls we work with.

Fundraising is how we secure cash donations, grants, and investments from long-term supporters. It covers the costs of our expert fundraising staff, our efforts to acquire new donors, and the provision of supporter care services — all of which help ensure our critical programming and advocacy can continue with as much impact as possible. Strategic investment in fundraising helps propel an organisation to grow.

Accountability and Administration refers to many of the costs required to ensure CARE Australia remains a strong, compliant, accountable organisation with a team capable of achieving our goals. This includes investments in infrastructure, technology and cybersecurity, human resources, finance and accountability, quality assurance and risk management, as well as the costs of our key leadership, administrative and support staff — in effect, the costs of ensuring that we operate in impactful and effective ways.

Advocacy and Community Education supports local partners to tackle inequality at a community level, as well as petition for change. It also ensures members of the public in Australia and around the world are aware of social justice issues and the ways to overcome them, empowering them to do their part.

Visit care.org.au/finances2024 to read CARE Australia's full financial statements for 2023/24

Thank you from the Board

When we reflect on the past year, it is akin to a calendar of crisis.

I am proud that CARE stood alongside communities confronting the devastating impacts of El Niño, conflict, the climate crisis, and continued gender inequality.

A truly notable example of our work was our response to the tragic landslide in Enga Province in Papua New Guinea in May. In true humanitarian spirit, CARE teams continued to serve communities in need, despite exhaustion and the understandable trauma from what they had seen. I, along with our entire Board, have been proud to stand side by side with our colleagues in Enga and across the many places we reach people in need.

A special thanks to our outgoing CEO Peter Walton who continued to deliver, while striving to challenge CARE Australia to imagine diverse ways of achieving impact. We can now see examples of where our local partners are stepping up and engaging directly with donor governments.

I also extend my thanks to Morgana Ryan for stepping off our Board to lead the organisation over an interim period for the remainder of the year. It is because of our continued momentum under Morgana and the leadership team — as well as being business as usual for our programs — that the Board confidently hand the reigns to Morgana as our new permanent CEO of CARE Australia. Morgana comes to the role with a wealth of management and organisational development experience in the international and Australian aid sectors.

It continues to be a challenging giving environment with competing pressures for so many worthy causes. It is not only due to CARE being a partner of Australian Aid, but because we continue to be a trusted partner of the Australian people, that we are able to deliver for women and girls and work towards gender equality.

Thank you for trusting us and our work alongside communities and local partners who are striving to realise a calendar (and future) no longer defined by crisis.

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Marcus Laithwaite Chair CARE Australia

Members

Marcus Laithwaite Director since 2017, Chair from 2020 Joseph Tesvic Director since 2016, Treasurer from 2020 Diana Nicholson Director since 2019 Dr Phoebe Wynn-Pope Director since 2018 Joanne Thomson Director since 2021 Morgana Ryan Director since 2021 to January 2024 Peter Varghese AO Director since 2019

Committee members and observers

Natalie Kyriacou OAM Fundraising & Marketing Committee since 2021

Hong Pham Finance and Risk Committee since 2024

Meenal Khare Board Observer since February 2024

About CARE Australia

Throughout this report, CARE Australia refers to our operations in Australia, as well as Australian-based donor-supported and/or funded programs and emergency responses in the three Country Offices we managed in 2023/2024 (Papua New Guinea, Timor-Leste, Vanuatu, and Myanmar to February 2024) and the Pacific countries in which we worked through partners with (Fiji, Kiribati, Samoa, Solomon Islands, Tonga and Tuvalu).

We also collaborated with other CARE Members, Candidates, Affiliates and Country Offices across Afghanistan, Bangladesh, Cambodia, Jordan, Laos, Morocco, Pakistan, Sri Lanka, Ukraine, and Vietnam, utilising the CARE Confederation's resources to maximum effect.

CARE Australia was established in 1987. Former Prime Minister the Rt Hon. Malcolm Fraser AC CH was the founding Chair. We rely on the generous support of the Australian public to fund our work. We build on this support by attracting additional funds from institutional donors such as Department of Foreign Affairs and Trade (DFAT) and the United Nations.

Unless otherwise indicated, all the data in this report is from the 2023/2024 financial year and all dollar figures are in Australian Dollars (AUD).



About CARE International

CARE International is a 78-year-old global confederation working to fight poverty and social injustice in the world, with a specific focus on the empowerment of women and girls.

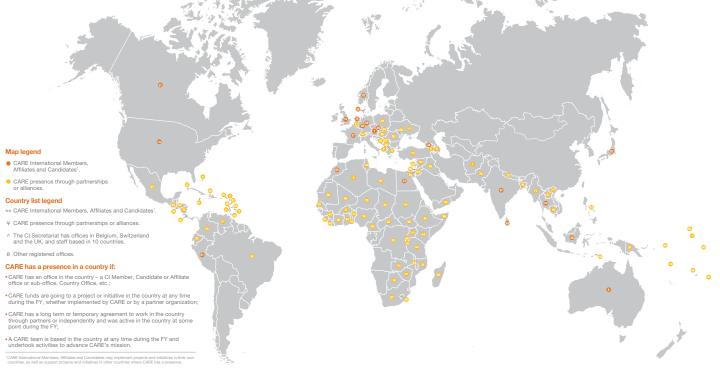
Throughout this report, CARE International or CARE, refers to the entire CARE International organisation consisting of a confederation of 21 International Members, Candidates and Affiliates — Australia, Austria, Canada, Czech Republic, Denmark, Egypt, France, Georgia, Germany, India, Indonesia, Japan, Luxembourg, Morocco, Netherlands, Norway, Peru, Sri Lanka, Thailand, the UK and the USA — forming one of the world's largest independent, international emergency relief and development assistance networks, which worked in 121 countries in 2023/24.

The national agencies operate independently but cooperate closely and work together with the CARE International Board and Secretariat.

CARE International was founded in 1945.

CARE International country presence for fiscal year 2024





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Feedback

CARE Australia's 2024 Annual Report was produced in full adherence with the ACFID Code of Conduct requirements. We welcome feedback on this report and in relation to our operations and conduct. Please send any feedback or complaints to: complaints@care.org.au.

Feedback and complaints can also be lodged in each of the countries in which CARE Australia works via CARE Line at: www.care.ethicspoint.com. Further details can be found in CARE Australia's complaints policy: care.org.au/complaintspolicy.

Complaints relating to a breach of the ACFID Code of Conduct by an ACFID member can be made to the ACFID Code of Conduct Committee via: acfid.asn.au/content/complaints.

Read our Privacy Policy at care.org.au/privacy-policy.

Support

For donor support please call: 1800 020 046.

Download a copy of this report here.



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Australian Government Department of Foreign Affairs and Trade





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Cover: Yohana Gonclaves, a local farmer from the Moris Foun farmer group, Timor-Leste. Photo credits: Sarah Wiles/CARE, Banung Ou/CARE, Nadir Houboub/CARE Maroc, Roun Ry/CARE Cambodia, John Hewat/CARE, Jacklyn Yala/CARE PNG, CARE Maroc, Douglas Diave/CARE, Georgina Ishmael/CARE, Gary Nicol/CARE, Laura Noel/CARE, CARE Bangladesh, Maryam Imtiaz/CARE, Sanober Shaikh/CARE Pakistan, Sajjad Sangar/CARE, Alexia Rae/WIBDI/CARE, Marina Bishop/CARE, Briony FitzGerald/CARE, Kathleen Lei Limayo/CARE, UNDP, Arlene Bax/CARE, 2025 Nasa Dip/CARE Cambodia.