



The Salvation Army
International
Development (SAID)

Annual Report 2025





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Acknowledgement of Country

The Salvation Army acknowledges the Traditional Owners of the lands and waters throughout Australia.

We pay our respect to Elders and acknowledge their continuing relationship to this land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia. We also acknowledge future aspirations of all First Nations peoples.

Executive Messages

Message from the Territorial Commander

The world right now needs hope, and Salvation Army International Development (SAID) provides that in incredible ways each day in countries across the world.

There is a focus on agricultural projects and community development. Empowering people within their own communities is key. Positive, meaningful and sustainable results are achieved. People within specific communities have the opportunity to reach their potential. To provide safe and healthy communities matters, as does the inclusion of all people.

Food security in the midst of challenging climate issues is imperative. Advancing resilient, diversified and market-oriented livelihoods for vulnerable communities matters.

I have seen first-hand the impact on people's lives. The hope that brings. The burden and fear that that relieves, the smiles on faces of people impacted.

The need continues. The hope-givers and hope-bringers continue to contribute in many ways, and I commend our SAID team members who work tirelessly to see hopes and dreams become realities.

Indifference isn't an option these days. The world needs hope, and we keep bringing it in every way we can.

Bless you,



Commissioner Miriam Gluyas
Territorial Commander,
Chair of the Board
Australia Territory

Message from the Chief Secretary

As a Christian movement, The Salvation Army (TSA) journeys alongside some of the world's most vulnerable communities – believing in good, and in the transforming power of Jesus' love, which is at the heart of all we do.

In Jesus' Parable of the Sower, he describes how responsiveness to God can lead to extraordinary outcomes. "Still other seed fell on good soil, where it produced a crop – a hundred, sixty or thirty times what was sown" (Matthew 13:8, NIV).

While using a natural image to illustrate a spiritual truth, the parable also reminds us that, with the right conditions, small beginnings can lead to significant outcomes – including crops in the soil, skills gained through training, or effective community development projects.

Through the work of Salvation Army International Development (SAID), local partners and supporters, we see community initiatives taking root and flourishing, providing dignity and hope.

This year, for example, training in climate-smart farming, women-led savings groups, and community-driven food production has delivered strong results. These practical steps support lasting improvements such as better nutrition, higher incomes, and environmental sustainability. You can read more about these projects on page 16-23.

Thank you for your partnership as we aim to transform communities with the love of Jesus. Together, we are helping to empower individuals, families, and communities to cultivate lasting change, nurture sustainable economic and environmental growth, and grow resilience for generations to come.



Colonel Winsome Merrett
Chief Secretary
Australia Territory



Message from the Head of SAID

When I wrote my Head of Department message for the last Annual Report, I had only been with SAID for a very short time. I had very little experience of International Development, coming as I did from Social and Community Services. It was a significant learning curve but an inspiring and educational journey. This year, I write with renewed vigour in how SAID is navigating the challenges of International Development. 2024 marked the last year of our three-year Strategic Plan, which paved the way for a bold new strategy that will see us stand with some of the most vulnerable people in the world.

Taking as our theme for the 2025-27 Strategic Plan 'Transforming Our World Together', our goals centre on the change we want to see in the world and the change we want to see in SAID. Within those goals, we embrace the opportunity to work with our closest neighbours in the Pacific. Working together with our implementing partners, we have been able to tackle the entrenched issues of poverty and gender inequality. Extending across the globe to Africa, we have continued to provide support, both technical and financial, to work together to bring about lasting change in communities.

This year, we undertook an Agriculture Evaluation Synthesis, which was aimed at advancing resilient, diversified and market-oriented livelihoods for vulnerable communities: 'A Synthesis of TSA

Australia's Agriculture Programming in Africa's Climate-Impacted Agri-Food Systems.' The key findings of the report demonstrated the worth of the agricultural projects undertaken by SAID. This evaluation synthesis supports TSA Australia's commitment to organisational learning and improving the effectiveness of development programming. It reviews agricultural projects implemented over the past five years, focusing on their outcomes for livelihoods, food and nutrition security, and resilience to environmental shocks. I am sure you will enjoy learning more of those projects in this Annual Report.

The Salvation Army International Development Team cannot express enough our gratitude to those who give tirelessly of both monies and time to supporting our work. We couldn't do it without you. One of my favourite quotes is from influential anthropologist Margaret Mead, who wrote: "Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed it is the only thing that ever has." You, our donors and supporters, are that group of thoughtful, committed citizens, and we and our implementing partners are very grateful.



Major Jenny Begent
Head of Salvation Army
International Development
Australia Territory

Supporter Thank You

Thank you to our supporters for your ongoing commitment and generosity to The Salvation Army's international development work. Together, we share a passion to actively contribute to a future of no poverty or inequalities, and to see a reduction in the barriers that prevent individuals and communities from living with dignity and hope.

Supporters play a valuable and essential part in assisting us to achieve this future of sustainable change. The sacrifices that our supporters have made through financial giving during these past 12 months are deeply appreciated and a valuable part of seeing SAID's goals achieved.

As you read through this year's report, you will see the impact of your support. You can continue to help through sacrificial giving, workplace giving, donating, purchasing through the Salvos Gift catalogue or wills and bequests.

Throughout the year, supporters can also be updated on SAID's work through our newsletter. If you are not already on our mailing list, please contact us to be added: overseasaid@salvationarmy.org.au.

Thank you to our partners, local leaders and community members for your dedication and commitment to improving the lives of vulnerable children, men and women. Together we are working towards an equitable, secure and sustainable future for all.

Whether you are donating, on the ground working with community members, participating in projects, developing projects, or guiding and shaping our management and strategy – we are thankful for you. All the work we do, and will continue to do, is shaped by and made possible because of you.

A once-off or monthly donation provides necessary funds for those that need it most.



To donate, please scan the QR code or visit salvationarmy.org.au/international-development/give.



The Salvation Army Australia Vision, Mission, Values

Vision

Wherever there is hardship or injustice, Salvos will live, love and fight, alongside others, to transform Australia one life at a time with the love of Jesus.

As the international development arm of The Salvation Army Australia, SAID's goal is to work towards a world restored by the love of Christ, with people living in dignity and filled with hope.

Mission

The Salvation Army is a Christian movement dedicated to sharing the love of Jesus. We share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

SAID embodies The Salvation Army's mission through facilitating projects that empower vulnerable communities to prosper in their economic, social, and spiritual lives.

Values

Recognising that God is already at work in the world, we value:

- **Integrity** – being honest and accountable in all we do
- **Compassion** – hearing and responding to pain with love
- **Respect** – affirming the worth and capacity of all people
- **Diversity** – embracing difference as a gift
- **Collaboration** – creating partnerships in mission

Inclusion statement



The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present, and future. We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions, and intersex status.

We are committed to providing programs that are fully inclusive. We are committed to the safety and well-being of people of all ages, particularly children.



The Salvation Army Australia Foundations

Our Vision and Mission



Scan the QR code to view this short animation video that explains the vision and mission of The Salvation Army Australia.

Our Values and Commitment to Inclusion



Scan the QR code to view this short animation video that explains who we are and what we are about as The Salvation Army Australia.

SAID's Strategic Action Plan (2025-27)

Sustainable development meets the needs of the present without compromising future generations to meet their own needs.

The Sustainable Development Goals (SDGs) are a set of 17 goals to end poverty, protect the planet and ensure prosperity for all. Adopted by the UN Summit in 2015, the SDGs set the international development agenda, with each goal having specific targets to be achieved by 2030.

SAID works towards the implementation of the SDGs through its partnerships with a wide variety of stakeholders. The SDGs present a pathway to the world as we would like to see it: just, sustainable societies, where people live in dignity, filled with hope.

SAID's Strategic Action Plan articulates our commitment to working in partnership to achieve long-term and lasting change for the communities we serve.

In 2024, SAID undertook an extensive process to reflect on the achievements of its current Strategic Action Plan (2022-24) and to develop a new plan to guide its work for the next three years. As part of this process, SAID engaged with its partners to understand the priorities of the communities they serve and how SAID and its partners can best work together to support these priorities.

Emerging issues, including the ongoing impacts of climate change, the importance of locally-led development and strengthening civil society to address poverty and marginalisation, were included in the new strategy, as well as a continued commitment to key thematic priorities of sustainable livelihoods: Water, Sanitation and Hygiene (WASH), food security, resilience (including climate change) and child rights.

The Sustainable Development Goals



Strategic Action Plan Goals

The SAID Strategic Action Plan (2025-27) includes six strategic goals:

The changes we want to see in the world



1. A strong civil society that responds to community aspirations

Community development is only sustainable when programs are locally led and a strong civil society is in place. However, a shrinking civic space in the countries where our partners work makes it increasingly difficult for local organisations to collaborate with communities, to advocate for them and to hold duty bearers to account.

To ensure strong civil societies, we will support our implementing partners, and those with whom they work, to be financially sustainable, and to have the technical expertise and capacity to manage their organisations and programs effectively. We will listen and learn from others to ensure our support is always relevant and meaningful.



2. All people and communities enjoy improved wellbeing

We live in an unequal world where people suffer from extreme poverty, hunger, malnutrition and marginalisation. People's basic human needs of food, water, clothing, shelter, transportation, sanitation, education and healthcare are still not met. Women, children and persons with disabilities are particularly disadvantaged, commonly facing gross human rights abuses because of their position in society.

Improving the physical and spiritual wellbeing of individuals and communities is fundamental to our work. Knowing that we are unable to do everything, we will support our partners with the expertise to design, implement, monitor and evaluate programs in the areas of water, sanitation and hygiene, livelihoods, food security, resilience and child rights. We will focus particularly on women, children and persons with disabilities, and we will determine the extent to which we can strengthen linkages between community development, disaster preparedness and disaster response work.

The changes we want to see in SAID



3. SAID is well-resourced financially and has sufficient and skilled staff

To make a change in the world, we must first make a change within us. We can only support our partners to build strong civil societies and improve the wellbeing of people and communities if funds are available and used effectively, and if there is a commitment to invest in attracting and retaining an adequate number of skilled professionals to carry out our work.



4. SAID has strong governance, programmatic and accountability systems

To be able to support our partners, we must have reliable systems and processes in place to ensure our work is properly governed, is effective and efficient, and enables us to deliver high-quality programs aligned with sector good practice.



5. SAID has strong internal and external partnerships and is recognised as a leading development actor

To be a dependable partner and a leading development actor, we must use the expertise we have, the knowledge and expertise of our partners, and the experiences of those we serve, to actively contribute to the development sector.



6. SAID uses evidence and learning to understand and strengthen its impact

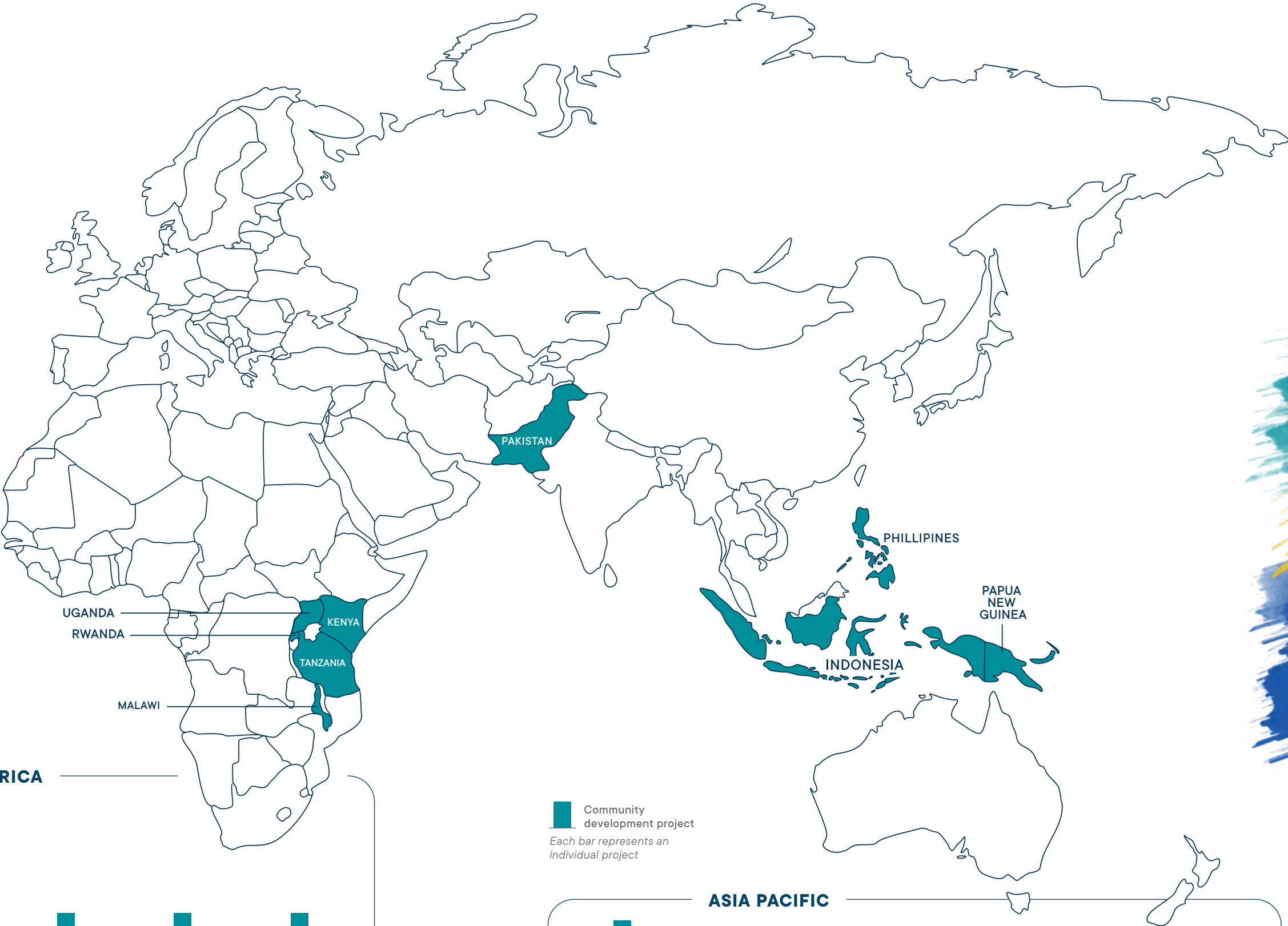
To have a meaningful impact on the wellbeing of people and communities, we must be able to learn, test our assumptions, be informed by evidence and create opportunities to approach our work differently in order to address complex development challenges.

SAID's Presence FY2024-25

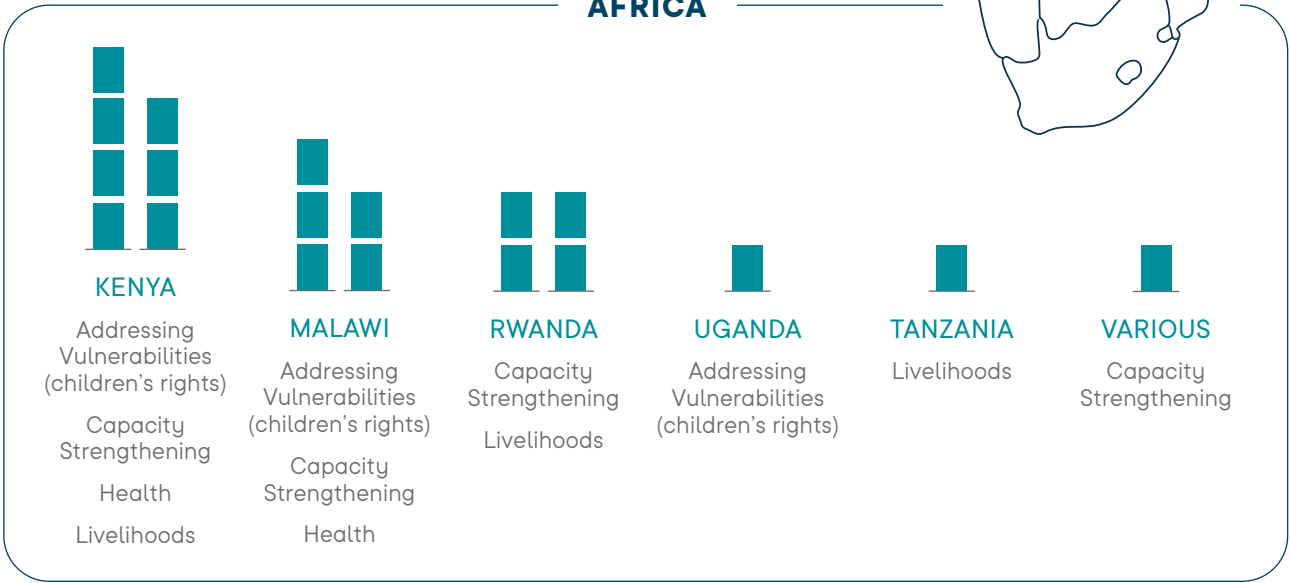
Active Community Development Projects

As part of our vision to see a world restored, SAID supported 25 projects across nine countries, including two regional projects in Africa and Asia, in 2024-25. With the valuable support of our global partners, we are empowering men, women and children to realise their potential and become agents of change in their communities.

Together, we have helped our partners to provide communities with access to clean water, income-generation skills and safer environments for children, and advocate for a fairer world.



AFRICA



ASIA PACIFIC



Spotlight on Agriculture

Under the strategic goal to see ***all people and communities enjoy improved wellbeing***, SAID supports projects with a focus on livelihoods and food security. Many of these projects have an agriculture focus and, during 2024, SAID worked with its partners to commission an Agriculture Evaluation Synthesis to strengthen impact and learning across its agricultural portfolio. Completed in January 2025, the study reviewed eight projects implemented over five years in Kenya, Tanzania, and Malawi, reaching over 12,000 farmers through investments exceeding US\$ 3.5 million. These projects aimed to empower vulnerable communities by integrating agricultural interventions with Village Savings and Loan Associations (VSLAs), children's rights programming, and WASH initiatives. Drawing on evaluations, partner consultations, and food systems analysis (exploring how food moves through a community from production to consumption and how this impacts community members), the synthesis examined contributions to food and nutrition security, livelihoods, climate resilience and social inclusion, while identifying lessons to inform future programming.

Alignment with Food Systems Perspectives

The evaluation found strong alignment between project designs and gender-sensitive food systems approaches. Most projects focused on improving physical access to food, with some also enhancing economic access through VSLA-linked business activities and surplus produce sales. Nutrition-sensitive outcomes, such as improved dietary diversity, were explicitly prioritised in half of the projects. However, contributions to healthier food environments and consumption behaviours were less consistently reported, suggesting areas for further emphasis.

Agriculture and Livelihood Outcomes

Projects demonstrated immediate gains in agriculture and livelihoods through widespread adoption of Climate-Smart Agriculture (CSA) practices, including conservation agriculture, agroforestry, and kitchen gardening. Households acquired climate-resilient livestock – mainly goats – and women's active participation in VSLAs promoted gender equity. These outcomes contributed to improved yields, diversified incomes, better nutrition, and more equitable gender norms. Key challenges included climate variability, restrictive social norms, limited VSLA savings, short project durations, and sustainability concerns linked to direct input delivery.

Food Systems Benefits for the Most Vulnerable Groups

Five projects showed clear benefits for women, while two supported orphans and vulnerable children in Malawi through agricultural production and economic empowerment. Among three projects tracking disability inclusion, one demonstrated a practical model of increasing access through the use of improvised kitchen gardens linked to rainwater harvesting tanks. One project worked to reduce male climate-induced migration to Mozambique by using Conservation Agriculture to stabilise yields and reduce reliance on migration. These findings highlight the need for inclusive, context-specific innovations.





Environmental Effects and Farmers' Resilience to Climate Variability

The evaluation identified soil degradation, water overuse, agrochemical reliance and deforestation as key environmental risks. While CSA adoption was monitored, farmers' resilience to extreme climate events remained limited. Bridging the gap between sustainable practices and climate-resilient livelihoods was found to require tailored, timely and scalable support mechanisms, including climate advisories, irrigation systems, insurance and social protection.

Sustainability

Projects employed strong sustainability strategies by integrating with public-sector systems and promoting community-led approaches to ensure local ownership. Engagement with agri-based private sector actors and farmer collectives helped address gaps in sustaining agriculture and livestock interventions. The evaluation recommended a shift toward Market Systems Development – an approach that aims to create long-term changes to how local markets function, so they better support poor and marginalised people – as a scalable alternative to direct input delivery, offering greater long-term sustainability.

Evaluation Conclusions and Recommendations

The evaluation concluded that most participant households were subsistence or pre-commercial, engaging with markets only during surplus harvests. To support transitions to commercial agriculture, it was recommended that programming benchmark successful models and incorporate off-farm diversification to reduce climate risks. Future programming should adopt tailored, outcome-focused designs, improve evaluation methods, and transition from direct delivery to market systems approaches. Strengthening collective action, embedding environmental resilience, and promoting inclusive livelihood strategies – particularly for women, people with disability, and other marginalised groups – were identified as key to enhancing impact. Operationalising rights-based approaches and improving gender and social inclusion frameworks were seen as essential for equitable food systems transformation. Peer learning and multi-stakeholder collaboration were also highlighted as important enablers of sustainable, scalable change.

The evaluation produced valuable learnings regarding how SAID and its partners can strengthen livelihood, food security, and other important outcomes for the communities that we serve.

Community Development Projects

KENYA WEST

Agriculture for Community Empowerment (ACE) project

The project aims to increase agricultural and livestock productivity of smallholder farmers through provision of training on modern, environmentally and economically sustainable methods of farming, including successful breeding of livestock. This enables smallholder farmers, the majority of whom are women, to generate increased income from the sale of higher-quality livestock and agricultural produce, resulting in increased food security at the household level.

The project provides improved hybrid types of livestock (goats, chickens and pigs) to improve the quality of the indigenous livestock. Training in beekeeping, along with starter hives and connections to markets, is also contributing to diversifying of produce and improved livelihoods and food security. Farmers are organised into local Village Savings and Loan Association (VSLA) groups, which provide financial literacy training, as well as opportunities to build savings through regular purchase of shares, and access to loans to improve their farms for increased livelihood productivity.

PROJECT GOAL

Food and nutrition security in target communities.

“Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life.”

DIRECT PARTICIPANTS IN 2024-25

1155 people (837 women, including 70 with disability, and 318 men, including 46 with disability).

PROJECT OUTCOMES

The project has significantly enhanced crop production and productivity among smallholder farmers by promoting sustainable farming practices. Through targeted training sessions, both male and female farmers have gained valuable knowledge in areas such as seed handling, fertiliser application, and the use of animal waste. Demonstration plots and community awareness campaigns have reinforced these methods, while improved techniques for yield and harvest storage have further supported agricultural success.



To strengthen financial resilience, the project has established and supported VSLAs, providing training in financial literacy, income generation, leadership and vocational skills. These groups have facilitated increased access to credit and improved income levels for participants. Socio-economic and gender analysis studies have informed the formation of VSLAs, while transformative community dialogues and learning exchanges have promoted inclusive practices and gender equity across project sites.

PROJECT ACHIEVEMENTS

Building on the success of and lessons learned from the project, a new phase of ACE commenced in April 2025.

Overall project achievements:

- 45 active VSLA groups, with 1082 members (821 women, including 60 with disability and 261 men, including 39 with disability) trained in financial literacy and VSLA methodology, and generating income.
- 1155 smallholder farmers trained in sustainable

agriculture practices (837 women, including 70 with disability, and 318 men, including 46 with disability) with 999 (725 women and 274 men) reporting adoption of new practices following training, and 984 (715 women and 269 men) reporting production and yield increases, improving livelihoods and food security.

- 207 local communities experiencing collective benefits through participation of local smallholder farmers in the project.

LESSONS LEARNED

- Facilitating engagement with broader partnerships, including Government Agricultural Extension Officers, and market intermediaries increase opportunities for smallholder farmers to access additional supports which further enhance the outcomes of the project, strengthening livelihoods and food security. Having support in identifying markets adds value to farmers' produce, increases income and motivates farmers to maintain good practices that support production quality and quantity.
- Access to improved seeds, organic fertilisers, farm tools and other inputs, as well as training, encourages farmers to adopt sustainable agriculture practices for better results.
- As climate conditions continue to change and more success stories are shared from farmers using sustainable practices, other farmers feel encouraged to do the same. This helps reduce the impact of climate shocks and improves productivity. Peer learning has become a powerful tool in spreading sustainable agricultural practices.

SDGS ADDRESSED (1,2,3,13)



FAST FACTS

**1082 people
(821 women, 261 men)
are actively participating**

in Village Savings and Loan Associations and 1155 were trained in sustainable agriculture and livestock production.

**85% of smallholder
farmers trained**

in new methodology have adopted new farming practices - 99% of adoptees reporting increased productivity and crop yields.

**36% the average
yield increase**

reported by farmers after adopting new farming practices.

BEADRICE'S STORY

Beadrice has been dubbed the 'Professor of Conservation Agriculture' by her local community. As an early participant in the project, she diligently adopted the practices taught in the various training sessions provided and soon saw improvements in the quality and quantity of the produce on her farm. Convinced by the effectiveness of the changes in her farming practices, she soon began telling others, beginning with family members sharing the same plot of ground, and then others in the local community. She passed on and modelled what she had learned, encouraging others to adopt the same practices. As they too began to experience better farming outcomes, the affectionate nickname was born.



MALAWI

WASH – Food Security and Resilience Project

The WASH, Food Security and Resilience Project is a five-year project that is implemented in rural communities across Ntchisi and Salima Districts. The project integrates water, sanitation and hygiene (WASH), food security and livelihood programming in order to address root causes of poverty and injustice for geographically marginalised communities. It also works towards mitigating the impacts of climate change and preparing communities to adapt to a changing environment. The project has a mainstreamed approach to gender equality and disability inclusion and aims to ensure that development outcomes are met for the whole of the community.

The project is co-funded by Sweden and Latvia Territory. The project is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP), as well as the Swedish Government (Sida) through the Swedish Mission Council.



PROJECT GOAL

To improve access to food security, WASH and financial services for target populations.

DIRECT PARTICIPANTS IN 2024-25

1942 (38 people with disability) individual direct participants.

PROJECT OUTCOMES

The project has contributed to improved access to water and sanitation facilities in target communities and increased hygiene awareness through schools. This was achieved through the establishment of water points across two districts, significantly improving access to clean drinking water. Hygiene and sanitation was promoted through the formation of school-based sanitation committees and teacher training. Women were empowered through training in soap production and business management, forming community-based organisations. Households were also supported to construct pit latrines, promoting safer sanitation practices.

Resilience to climate shocks was strengthened through conservation agriculture and improved watershed management. Lead farmers were trained in conservation techniques to promote sustainable farming. Households established conservation agriculture gardens and received farming materials and technical support from government workers >>



JUDITH'S STORY

A wife and mother of four in Malawi. Judith and 50 other women were trained on soap making and business management. The community-based organisation sells soap at the local market to earn a small income. They are also part of a Village Savings and Loan Association (VSLA) providing access to small loans.

“I feel proud because I can now support my family. My children are in school, and I no longer feel like a burden. I am part of something meaningful.”

and project staff. Village Savings and Loan Associations (VSLAs) strengthened financial inclusion and resilience, ensuring women, people with disability and those that live isolated from financial services have access to small, safe and low-interest loans. The loans enabled community members to access funds for farming, household needs or income-generating activities.

People with disability were also actively included in the project, with 10 people with disability trained in entrepreneurship and self-employment and connected with VSLA groups for access to small loans. Female leadership was evident across project activities with 159 women in leadership roles across VSLAs, committees and savings groups. The project promoted shared household decision-making and challenged traditional gender norms at the community level.

PROJECT ACHIEVEMENTS

Key achievements during the reporting period:

- 10 boreholes and 10 Water Point Committees established.
- 7133 people with access to clean drinking water (2721 men, 37 men with disability, 3198 women, 28 women with disability, 524 boys, 12 boys with disability, 598 girls, 15 girls with disability).
- 75 households with improved pit latrines.
- 4742 people with handwashing facilities (1228 men, 27 men with disability, 1828 women, 33 women with disability, 771 boys, 10 boys with disability and 838 girls, 8 girls with disability).
- 282 farmers (201 men, 77 women, 3 men with disability, 1 woman with disability) trained in conservation agriculture.
- 598 households with conservation agriculture gardens.
- 5123 people (1245 men, 1408 women, 46 men with disability, 53 women with disability, 1087 boys, 1206 girls, 30 boys with disability, 39 girls with disability) reporting being food secure for 12 calendar months.
- Trained 10 people with disability (8 men, 2 women) on entrepreneurship and self-employment. Linked with VSLA groups for small loans.

LESSONS LEARNED

- Respect for local customs and using local and culturally appropriate language is essential for building trust and ensuring community buy-in.
- Inclusive engagement throughout the project cycle strengthens ownership and sustainability.
- Investing in local leadership through training enhances capacity and long-term impact.
- Establishing feedback mechanisms ensures transparency and allows for adaptive management.
- Partnering with existing organisations leverages local expertise and avoids duplication of efforts.

SDGS ADDRESSED (2, 5, 6, 10, 13)



FAST FACTS

282 farmers are practising conservation agricultural techniques.

5123 people reporting being food secure for 12 calendar months.

7133 people are accessing clean and safe drinking water sources.

4742 with handwashing facilities.

IDNAS' STORY

At 75 years old, Idnas, a widow with disability caring for five grandchildren, faced challenges. Living in rural Malawi, she was excluded from economic opportunities and relied heavily on others for support. Before joining the WASH, Food Security and Resilience project, she had no formal business training. She hoped to gain independence and contribute to her household. "I never thought I could run a business on my own," she shared, reflecting on the transformation that began with a small loan and business training.

Today, Idnas runs a thriving sugarcane business at the local trading centre, supported by her family and her active participation in two Village Savings and Loan Associations (VSLAs). Her income allows her to support her household

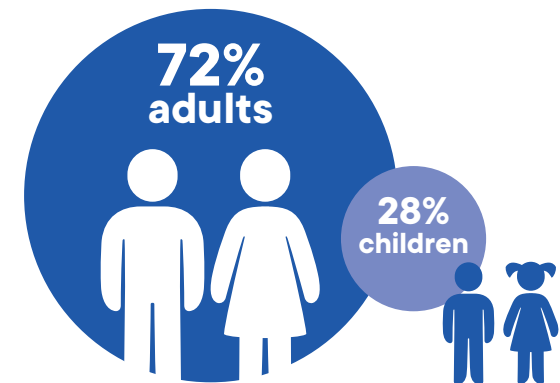
and save for emergencies, which is something she once thought impossible. "People now come to me for advice. I feel respected," she says with pride. Her journey from exclusion to empowerment has made her a role model in her community, demonstrating the importance of inclusive community development.



Idnas in front of her sugar cane stall.

SAID's Reach and Impact FY2024-25

70,742 people reached*



61% women and girls **39% men and boys**

Who benefitted from SAID's projects in 2024-25?

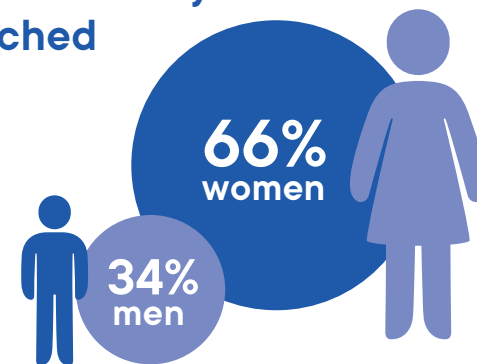
In 2024-25, SAID and its partners supported 70,742 people through community development projects.** These people were all directly involved in project activities and benefitted from their participation. Many other individuals benefitted from SAID's community development projects, including family members of direct participants and community members.

Most people who benefitted directly from SAID's projects were adults, who made up 72 per cent, while children made up 28 per cent. More females than males benefitted directly from SAID's projects: 61 per cent were women and girls, while 39 per cent were men and boys.

* Including 8 people (3 adults, 5 children) who identified as non-binary.

** Please note: SAID works with The Salvation Army Sweden and Latvia; Norway, Iceland and The Faeroes; Switzerland, Austria and Hungary, United Kingdom and Ireland; Canada and Bermuda; New Zealand, Fiji, Tonga and Samoa Territories, as well as the Salvation Army World Service Office to support our projects.

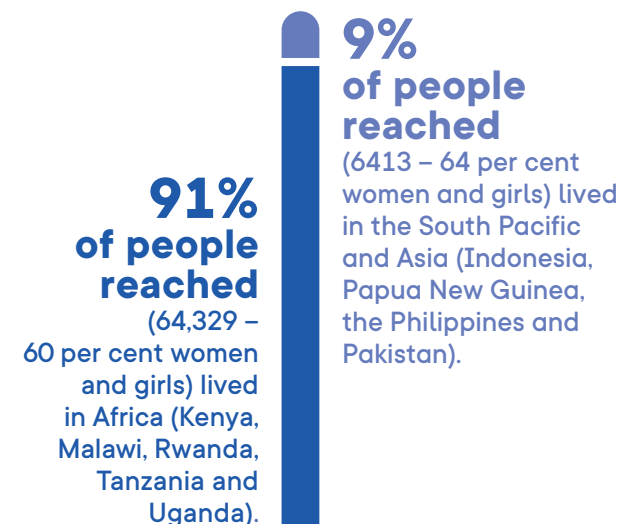
5665 people with disability reached



People with Disability

SAID is committed to working with our partners on increasing direct participation of people with disability in community development projects. In 2024-25, 5665 (8 per cent) who directly participated in and benefitted from SAID community development projects had a disability. This is 1 per cent less than 2023-24 (9 per cent). Of the 5665 participants with disability in 2024-25, 66 per cent were women and 34 per cent were men.

Project Location



SAID's impact and commitment to learning

SAID collaborates closely with implementing partners and local consultants to conduct rigorous evaluations of our community development projects. Through external mid-term and end-term evaluations, we gain valuable insights into the impact of projects we support and apply lessons learned to enhance future initiatives. This commitment ensures we maximise benefits for the people and communities we serve. In 2024-25, SAID undertook eight evaluations. In Africa Zone, this included two mid-term evaluations, three end-term evaluations, and a synthesis report evaluating eight agriculture projects, while in South Pacific and East Asia Zone, two effectiveness reviews were conducted.

Agriculture Evaluation Synthesis

SAID's agricultural projects aim to empower vulnerable communities to realise their human rights and prosper economically and socially. These initiatives contribute to individual and community wellbeing, including through improvements in farming techniques, increased crop yields, reduced environmental impacts and increased sustainability, and supporting sustainable livelihoods.

In 2024, SAID commissioned an Agriculture Evaluation Synthesis to strengthen impact and learning across its agricultural portfolio. The study, completed in January 2025, reviewed eight projects implemented over five years in Kenya, Tanzania and Malawi, reaching over 12,000 farmers through investments of more than US\$3.5 million.

Drawing on evaluations, partner consultations and food systems analysis, the synthesis explored outcomes in food security, livelihoods, inclusion and climate resilience. Findings were shared in a webinar with implementing and support partners, sparking dialogue and reflection. Importantly, the insights have already informed the design of two new agriculture projects. The synthesis marks a key step in strengthening the effectiveness and sustainability of SAID's agricultural programming.

Program Effectiveness Report

SAID's latest Program Effectiveness Report (released in November 2024) is SAID's second Effectiveness Report and is representative of our continuing commitment to transparency, quality improvement and community empowerment. This report draws on SAID's Theory of Change and the SAID Effectiveness Framework, which shape our programming portfolio. The report is data-driven and focused on learning and improvement, both of which are central to enhancing SAID's development effectiveness. The report examines quantitative and qualitative data from a range of sources to determine SAID's development effectiveness in 2023-24. The data focuses on project level results and, to a lesser extent, SAID's contributions to these results in supporting partners and projects. SAID's Effectiveness Reports contribute to organisational monitoring, evaluation and learning efforts by strengthening the information available about SAID's program outcomes. SAID is committed to continuous learning and improvement, using data and associated insights to bring positive change in the lives of individuals and communities we serve.

The Salvation Army Australia Territory Board

2024-25



COMMISSIONER MIRIAM GLUYAS (CHAIR)

Miriam is the Chair of the Board and the Territorial Commander, responsible for the spiritual leadership of The Salvation Army Australia.

Having served The Salvation Army for almost 41 years in various appointments, from church planting, multicultural ministry, youth and children's ministry, Chief Secretary in Papua New Guinea and Divisional Commander of NSW/ACT Division, Miriam is committed to seeing lives transformed across our nation and overseas.



MAJOR KEVIN LUMB (ALTERNATE CHAIR)

Kevin is a recently retired officer, who commenced service as a Territorial Envoy in 2001 and was commissioned as an officer in 2003. Over his 23 years of service as a Salvation Army officer, Kevin held appointments in corps, Employment Plus, Divisional Headquarters and Territorial Headquarters. Prior to officership, Kevin held senior management roles and has worked in the corporate sectors of technology, construction and finance.

Kevin has a deep commitment to seeing the Kingdom of God flourish. He is passionate about the mission of The Salvation Army as it seeks to fulfil its God-given mandate to see souls saved.

Kevin holds a Certificate (Advanced Diploma) in Electronics, Advanced Diploma of Salvation Army Ministries and a Graduate Certificate in Professional Supervision.



MR RICHARD GRELLMAN AM (LEAD INDEPENDENT)

Richard holds the role of Lead Independent on the Board, which carries the authority to

communicate with International Headquarters directly in exceptional circumstances, and chairs the Remuneration Committee.

Richard was a partner at the international accounting firm KPMG and rose to become a member of KPMG's Board and National Executive. He currently sits on the boards of a number of public and also some NFP and private companies.

In 2007, he was appointed a Member of the Order of Australia for service to the community, particularly through leadership roles within Mission Australia.

Until recently, Richard was Chair of the Bible Society of Australia. In 2019, the Council of the University of New South Wales bestowed on Richard the degree of Doctor of the University, honoris causa, in recognition of his eminent service to the University and the broader community.



MR GREG COUTTAS (CHAIR, AUDIT AND RISK COMMITTEE)

Greg brings to the Board significant finance and risk management expertise, having served as a

senior audit partner at Deloitte for 28 years, until his retirement in November 2016. He held several senior management roles at Deloitte, including Managing Partner for New South Wales from 2005 to 2008. Greg also served as a member of the Deloitte Australia Board from 2005 to 2016 and was Chairman of the firm's Audit and Risk Committee

for 11 years. Greg is currently Chairman of Hireup Holdings and Director of Sydney Water Corporation and Virtus Health. He holds a Bachelor of Commerce (Accounting and Finance), is a Fellow of Chartered Accountants Australia and New Zealand and a Member of the Australian Institute of Company Directors.



MS DESLEY HARGREAVES PSM (CHAIR, QUALITY AND SAFETY COMMITTEE)

Desley holds extensive experience in public service – as a social work

practitioner and senior executive in both social work and administrative leadership positions in Centrelink and Department of Human Services. She has been a non-executive director of the Board since 2018 and has chaired the Quality and Safety Committee of the Board since August 2020.

Currently, Desley works as a consultant social work practitioner with a particular focus on social work practice, leadership and disaster response and recovery.

Desley holds a Bachelor of Social Work and is a member of the Australian Association of Social Workers.



MS FELICITY NATOLI (CHAIR, PROFESSIONAL STANDARDS COMMITTEE)

Felicity is a senior lawyer and regulatory specialist with a career

spanning roles in private practice as well as the corporate and government sectors. Currently working as a Governance Partner at TasNetworks, Felicity previously held the position of Group Senior Manager in the Financial Services Group at the Australian Securities and Investment Commission where she worked for 14 years.

Felicity is passionate about using her qualifications and skills to benefit the community and has served on various governance Boards and committees. She also assisted in establishing and managing a post-release prison support program for The Salvation Army in Tasmania and remains actively engaged with the Hobart Corps of The Salvation Army.



MR ADRIAN APPO OAM

Adrian is the CEO of First Australians Capital, an Australian Advisory Board on Impact Investing, Children's Ground and Social Ventures Australia.

A Gooreng Gooreng man, Adrian served in the Royal Australian Air Force and is a graduate of the University of Sydney, Melbourne Business School and Harvard University. He has been awarded the Defence Service Medal, Centenary Medal and Order of Australia Medal.



DR IAN BROWN

Dr Ian Brown is a recently retired Thoracic and Sleep Specialist with over four decades of experience in both public and private healthcare.

After graduating from the University of Queensland in 1974, he pursued postgraduate training in Australia, England and Canada. Dr Brown has worked extensively in the diagnosis and treatment of lung diseases, particularly focusing on dust-related conditions such as black lung and silicosis. He has also managed private Sleep and Lung Function Laboratories in partnership with other physicians.

In addition to his medical career, Dr Brown has held leadership positions on various Boards, including as a member of The Salvation Army Aged Care Plus Board of the former Australia Eastern Territory and a Trustee to the Brisbane Girls Grammar School Board. A committed Salvationist, Dr Brown has been actively involved in senior leadership roles within the Salvation Army for over 20 years.

Dr Brown holds a Bachelor of Medicine, Bachelor of Surgery (MBBS), is a Fellow of the Royal Australasian College of Physicians and a Fellow of the Royal College of Physicians.



COLONEL WINSOME MERRETT (CHIEF SECRETARY)

Winsome is the Chief Secretary of The Salvation Army Australia and therefore responsible for

the operational management of the Australia Territory. Winsome was commissioned as a Salvation Army officer in 1987 and has served in various corps, divisional and territorial appointments within Australia, as well as being a delegate of the International College of Officers in London in 2011. Prior to taking up her appointment as Chief Secretary on 1 February 2020, Winsome held the position of Assistant Chief Secretary for the Australia Territory. Additionally, she also held the position of Director on the Micah Board in 2019.

Winsome holds a Bachelor of Speech Therapy, a Master of Arts in Theological Studies and an Associate in Music, Australia (Piano).



CAPTAIN COLIN REYNOLDS

Colin currently leads the Sunshine Corps, situated in the multiculturally rich community of faith in the western suburbs of Victoria,

alongside his wife, Captain Phuong Reynolds. Prior to becoming an officer, Colin worked in homelessness services for The Salvation Army, was the pastor of a Vietnamese Church in Melbourne and also employed at the Camberwell Corps. He is passionate about diversity and partnering with God through The Salvation Army to make an impact on the community.

Colin currently serves on the Gender Equity Advisory Group for The Salvation Army Australia, the South Pacific Theological Forum and an Interfaith Committee in his local area. He is also an adjunct lecturer at Eva Burrows College in the field of mission studies. He holds a Bachelor of Theology, a Graduate Diploma in Biblical Studies and a Master of Theological Studies.



CAPTAIN LEISA HUMBLEY

Leisa has eight years of experience as a Salvation Army officer, serving as Corps Officer of Nambour, Chaplain for Employment Plus,

Divisional Women's Ministries Coordinator and Adults Ministries Secretary. Leisa is the Youth and Young Adults Secretary for Queensland within Mission Support and is passionate about investing in the lives and leadership development of all generations.

Prior to becoming an officer, Leisa worked as a commercial insurance broker for 13 years, responsible for arranging general insurance for business and trade industries including Professional Liabilities, Contractors Insurance, Workers' Compensation and Domestic Insurances.

Leisa holds a Diploma in Financial Services (Insurance Broking), a Bachelor of Theology and is currently studying to complete a Master of Business Administration.



AUXILIARY-LIEUTENANT ROSY KEANE

Rosy serves as The Salvation Army Australia's Secretary for Spiritual Life. She served for over 17 years in

a variety of capacities with The Salvation Army New Zealand, Fiji, Tonga and Samoa Territory (TSA NZFTS) before moving to Australia in 2022 to take on her current role.

Rosy served for six years as the Territorial Mission Leader for Women's Ministries in TSA NZFTS and her viral digital campaigns, community initiatives and advocating for justice as part of that role has influenced The Salvation Army's ministry to women internationally. Rosy has a vibrant spoken word ministry, delivering spoken word performance and workshops to a diverse range of groups around the world, from high-level executive teams to recovery groups and the youth sector. Rosy also served on the inaugural Gender Equity Committee for TSA NZFTS and her deep desire to see mutuality, wholeness and oneness for all humanity, in Jesus' name, drives her innovations and passion for ministry.

Rosy holds a Diploma in Christian Leadership and a Diploma in Theology.



SAID Practice Advisory Group

2024-25

The SAID Practice Advisory Group (PAG) provides oversight and technical support for SAID operations and programs, considering risk, accountability, compliance, partnerships and program quality. The Chair of the PAG reports to the Chief Secretary and regular reports are shared with the Quality and Safety Committee of The Salvation Army Australia Board:

- Cameron Duck, SAID PAG Chair
- Major Jenny Begent, Head of SAID
- Bruce Edwards, SAID Program Manager (acting, appointed November 2024)
- Steph Lalor, SAID Program Manager (leave from November 2024)
- Roger Burton
- Arbin Kumar
- Jackie Perkins (gone to glory March 2025)
- Major Gary Masters
- Katherine Lewis (resigned February 2025)
- Sonali Owen (appointed February 2025)
- Marshall Currie

Commitment to Safeguarding

The Salvation Army Australia is deeply committed to safeguarding children and adults experiencing vulnerability in all our work. Safeguarding is the umbrella term SAID uses to refer to our work on Child Safeguarding and Preventing Sexual Exploitation, Abuse and Harassment (PSEAH). The Salvation Army adopts a zero-tolerance approach to all forms of abuse, neglect, harm or risk of harm to children, and sexual exploitation, abuse and harassment of vulnerable adults. Zero tolerance also applies to inaction in reporting and preventing child abuse and PSEAH.

SAID's safeguarding practices are guided by The Salvation Army's suite of Safeguarding Policies and Procedures, including our Safety and Wellbeing of Children and Young People Policy and Framework and Preventing Sexual Exploitation, Abuse and Harassment Standard. SAID has in place strong integrity checking practices and a range of safe recruitment and screening measures for our personnel. All SAID personnel are signatories to a Code of Conduct that clearly outlines safe behaviour. Regular safeguarding training is provided to enable the team to clearly understand their roles and responsibilities in preventing and responding to safeguarding concerns and embedding and strengthening safeguarding practices across their work.

SAID recognises the critical role played by our international partners in creating safe environments for all in the delivery of our work. We acknowledge the responsibility, accountability and duty of care we share with our partners in effectively accomplishing this. Throughout 2024-25, SAID continued to work with our partners to develop and strengthen localised safeguarding policies and practices, and to strengthen safeguarding across The Salvation Army and our projects. All our partners have committed to SAID's safeguarding requirements through memoranda of understanding and a signed Statement of Commitment to The Salvation Army PSEAH Standard. In 2024-25, SAID continued to facilitate relevant safeguarding capacity building for all implementing partners. Budget and technical support were provided to improve safeguarding policies and systems.

SAID encourages everyone to report abuse. If you experience, witness or suspect abuse, please visit The Salvation Army Australia's Concerns about child abuse website page or speak to the Safeguarding Focal Person at your local Salvation Army Territory Office. All reports are confidential.

About this Report

Accountability and transparency

This Annual Report is for The trustee for The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) ABN 52 609 689 893 and The trustee for The Salvation Army Aust Self Denial Fund (for Overseas Aid) ABN 15 562 601 404. It is also known as Salvation Army International Development (SAID).

Its registered office is located at 261-265 Chalmers Street, Redfern NSW 2016.

Permission has been granted to use all images and stories in this report. Names of children have been changed to protect participant identities.

Charitable Status and Tax Concessions

The trustee for The Salvation Army (Australia) Self Denial Funds (For Overseas Aid) are registered with the Australian Charities and Not-for-profits Commission (ACNC). They are also endorsed by the Australian Taxation Office (ATO) as Deductible Gift Recipients (DGR) and receive certain tax concessions and exemptions consistent with their status, which relate to income and goods and services taxes.



ACFID



SAID is a Full Member of the Australian Council for International Development (ACFID) and a signatory to the ACFID Code of Conduct (acfid.asn.au/code-of-conduct), which is a voluntary, self-regulatory sector code of good practice. As a signatory we are committed and fully adhere to the ACFID Code of Conduct, conducting our work with transparency, accountability and integrity.

Australian Government Accredited

SAID is accredited at Base level by the Australian Department of Foreign Affairs and Trade (DFAT), responsible for managing Australia's development program. To maintain accreditation, SAID's systems, policies and processes are rigorously reviewed by the Australian Government. SAID receives support through the Australian NGO Cooperation Program (ANCP) and PNGAusPartnership.

Building Community Engagement
in Papua New Guinea Program



CAN



SAID is part of the Church Agencies Network (CAN), a group of 12 church-based overseas aid and development agencies committed to empowering people and providing avenues for them to overcome injustice and poverty. CAN works closely with local partners and churches in many countries to achieve this change.

Feedback and Complaints

We would love to hear from you! You can help to inform our practice in a positive way to ensure transparency and accountability. Please do not hesitate to contact us with questions, feedback or complaints – visit salvationarmy.org.au/international-development/about/contact-us/.

Further information regarding our complaints handling policy can be found at salvationarmy.org.au/international-development/about/our-policies/. If you are not satisfied with the response you receive and believe our organisation has breached the ACFID Code of Conduct, you can lodge a complaint directly with the ACFID Code of Conduct Committee at code@acfid.asn.au. Information about how to make a complaint can be found at acfid.asn.au/code-of-conduct/complaints.





Financial Summary

The Salvation Army (Australia)
Self Denial Fund
(For Overseas Aid)
Aggregated Financial Report

Financial Summary

For the year ended 30 June 2025

Public funds raised totalled \$3.89m in 2025, compared to \$3.75m in 2024. It comprised 61% of operating revenue for 2024, same as in 2024.

Public funds included donations and gifts received from Australian individuals and organisations, as well as non-monetary income such as volunteer service.

DFAT Grant income valued at \$1.18m, contributed to 19% of operating revenue. Investment income received was \$0.51m and other income was \$0.75m.

Programs expenditure was \$5.47m in 2025, compared to \$4.92m in 2024. It was 73% of operating expenditure for 2025, same as in 2024. Programs expenditure included community development project expenditures, program consultancy fees, program staff salaries and travel costs, and Partners conference expenses.

Fundraising costs accounted for 3% of total expenditure, a decrease compared to 4% in 2024. Accountability and administration costs were 5% of expenditure, an increase compared to 4% in 2024.

Expenditure for religious adherence programs was 19% in 2025, same as in 2024.

As at 30 June 2025, The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) has a strong

overall net asset position with a reserve balance of \$11,016,965.

As part of this balance, The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) has an intention to provide funding of AUD\$6,818,663 (approximately USD\$4,466,224) for projects in 2026 and beyond, however, this does not represent a legal commitment. The USD currency is based on an exchange rate of 0.6655 and the AUD currency conversion is subject to exchange rate fluctuation.

We are a signatory to the Australian Council for International Development’s Code of Conduct.

The full annual and financial reports for the year ended 30 June 2025 are available on The Salvation Army website at salvationarmy.org.au/international-development/about/annual-reports-and-publications.

The Financial Report has been prepared in accordance with the requirements set out in the Australian Council for International Development (ACFID) Code of Conduct. The Salvation Army Australia Territory is committed to full adherence to this code.

For further information on the Code, please refer to the ACFID Code of Conduct website at acfid.asn.au/code-of-conduct.

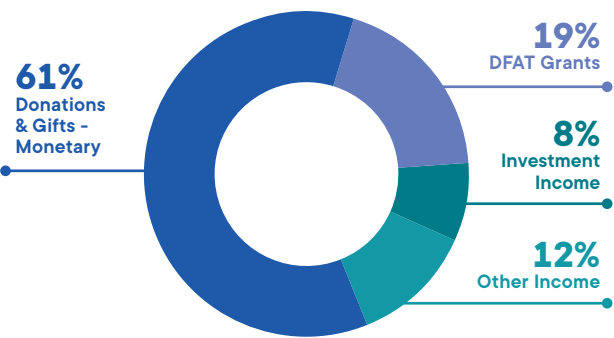
Aggregated Statement of Comprehensive Income

For the year ended 30 June 2025

	2025	2024
	\$	\$
Revenue		
Donations and bequests		
Monetary	3,890,496	3,754,706
Non-monetary	6,007	12,055
Grants		
Department of Foreign Affairs and Trade	1,178,200	1,180,673
Other Australian	-	-
Other overseas	-	-
Investment income	510,889	591,706
Commercial activities income	-	-
Other income	741,250	618,597
Revenue for international religious adherence programs	-	-
Total revenue	6,326,842	6,157,737
Expenditure		
International aid and development programs expenditure		
International programs:		
Funds to international programs	4,225,887	3,959,027
Program support costs	1,242,526	965,150
Community education	-	-
Fundraising costs:		
Public	251,895	266,541
Government, multilateral and private	-	-
Accountability and administration	357,695	255,479
Commercial activities expenditure	-	-
Non-monetary expenditure	6,007	12,055
Other expenditure	-	-
Total international aid and development programs expenditure	6,084,010	5,458,252
Expenditure for international religious adherence programs	1,388,872	1,300,517
Domestic programs expenditure	-	-
Total expenditure	7,472,882	6,758,769
Excess of expenditure over revenue	(1,146,040)	(601,032)
Other comprehensive income		
Other items	-	-
Total comprehensive (loss) for the year	(1,146,040)	(601,032)

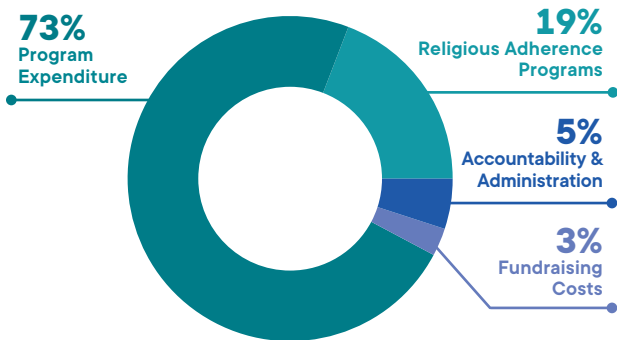
% of total income in FY2025

	\$m	
Donations & Gifts - Monetary	3.89	61%
DFAT Grants	1.18	19%
Investment Income	0.51	8%
Other Income	0.75	12%
Total Income	6.33	100%



% of total expenditure in FY2025

	\$m	
Accountability & Administration	0.36	5%
Fundraising Costs	0.25	3%
Program Expenditure	5.47	73%
Religious Adherence Programs	1.39	19%
Total Expenditure	7.47	100%



Aggregated Statement of Financial Position

As at 30 June 2025

	2025	2024
	\$	\$
Current assets		
Cash and cash equivalents	9,461,095	10,257,515
Trade and other receivables	99,024	74,060
Total current assets	9,560,119	10,331,575
Non-current assets		
Other financial assets	2,113,415	2,097,502
Right of use assets	-	-
Total Non-current assets	2,113,415	2,097,502
Total assets	11,673,534	12,429,077
Current liabilities		
Trade and other payables	480,721	138,634
Provisions	159,756	115,536
Lease liabilities	-	-
Total current liabilities	640,477	254,170
Non-current liabilities		
Provisions	16,092	11,902
Total Non-current liabilities	16,092	11,902
Total liabilities	656,569	266,072
Net assets	11,016,965	12,163,005
Equity		
Reserves	11,016,965	12,163,005
Total equity	11,016,965	12,163,005

Aggregated Statement of Changes in Equity

For the year ended 30 June 2025

	Retained Earnings
	\$
Balance as at 1 July 2023	12,764,037
Amount transferred to Reserves	(601,032)
Balance as at 30 June 2024	12,163,005
Balance as at 1 July 2024	12,163,005
Loss for the year	(1,146,040)
Balance as at 30 June 2025	11,016,965

Aggregated Statement of Cash Flows

For the year ended 30 June 2025

	2025	2024
	\$	\$
Cash flows from operating activities		
Donations and bequests received	3,865,533	3,739,827
Other income received	741,250	618,597
Government grants received	1,178,200	1,180,673
Lease interest payment	-	(80)
Payment to suppliers and employees	(1,461,620)	(1,349,197)
Distribution to overseas partners	(5,614,759)	(5,259,545)
Net cash from/(used in) by operating activities	(1,291,396)	(1,069,725)
Cash flows from financing activities		
Interest and dividend received	494,976	591,706
Net cash provided by financing activities	494,976	591,706
Net (decrease) in cash and cash equivalents	(796,420)	(478,019)
Cash and cash equivalents at the beginning of year	10,257,515	10,735,534
Cash and cash equivalents at the end of year	9,461,095	10,257,515

International Aid Project Expenditure by Country

For the year ended 30 June 2025

The Trustee for The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) ABN 52 609 689 893 and The Trustee for The Salvation Army Aust Self Denial Fund (For Overseas Aid) ABN 15 562 601 404 exists for the purpose of providing aid to developing countries and support funding for Salvation Army Grant Aided Territories. The Trustees of The Salvation Army Australia are the members of the Governing Body for The Salvation Army (Australia) Self Denial Fund (For Overseas Aid).

The following persons were Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) during the financial year:

Trustee	Period	Qualifications
Commissioner Miriam Joy Gluyas	July 2024 to June 2025	Diploma of Business, Diploma of Ministry
Colonel Winsome Joy Merrett	July 2024 to June 2025	B Speech Therapy, M Arts (Theological Studies)
Lieutenant-Colonel Winsome May Mason	July 2024 to January 2025	B Theology, B Education
Lieutenant-Colonel Gregory Mark Morgan	July 2024 to June 2025	B Theology, M Ministry
Major Kim Maree Haworth	January 2025 to June 2025	B Ministry, Grad Diploma Theology (Biblical Studies)
Major Stuart Norman McGregor Glover	July 2024 to June 2025	B Engineering Hons, B Theology Honours
Captain Colin Leslie Francis Reynolds	July 2024 to June 2025	B Theology, Grad Diploma in Biblical Studies, M Theology Studies
Auxillary Lieutenant Rosemary Margaret Keane	July 2024 to June 2025	Diploma in Christian Leadership, Diploma in Christian Theology

The countries that received overseas aid during 2024/25 financial year (unaudited) are summarised as follows::

DFAT Projects	\$	Overseas projects funded by Self Denial Appeal and other donations	\$
Malawi*	221,943	IHQ International Projects	931,268
Papua New Guinea**	783,857	India Northern	42,424
	1,005,800	Indonesia	97,713
		Kenya East	352,100
		Kenya West	397,476
		Malawi	1,171,498
		Papua New Guinea & Solomon Islands	211,502
		Rwanda	209,413
		Sri Lanka	20,040
		Tanzania	34,272
		The Philippines	313,093
		Uganda	157,863
			3,938,662

* The Australian NGO Cooperation Program (ANCP) – This funding is for WASH, Food Security and Resilience Project. A five year project integrating food security, WASH and resilience programming implemented in Salima and Ntchisi Districts Malawi

** The Church Partnership Program (CPP) – This funding supports church-led community development activities, primarily through health and education services. There is a focus on organisational strengthening and improving partnerships with government for better service delivery. Gender equity, disability inclusion and social accountability practices are integrated across the Program. Funds sustain program planning, governance, human resources, physical resources, training, monitoring and evaluation for 24 church based community development and restorative justice project activities across PNG.

Trustees’ Declaration

For the year ended 30 June 2025

The Statements presented for The Trustee for The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) ABN 52 609 689 893 and The Trustee for TheSalvation Army Aust Self Denial Fund (for Overseas Aid) ABN 15 562 601 404, which comprises of aggregated statement of comprehensive income, aggregated statement of financial position, aggregated statement of changes in equity, and aggregated statement of cash flows for the year ended 30 June 2025 (“the Statements”) have been prepared by the Trustees based on the Australian Council for International Development (ACFID) Code of Conduct, for the purpose of fulfilling The Salvation Army’s reporting requirements to ACFID, and must not be used for any other purpose.

In the opinion of the Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) (‘the Aggregated Fund’):

- (a) The Aggregated Fund is not publicly accountable nor a reporting entity;
- (b) the aggregated financial report set out on pages 34 to 38 has been extracted from the full financial report of the Aggregated Fund and:
- (i) presenting fairly, in all material respects, the financial position of the Aggregated Fund as at 30 June 2025 and of its performance, for the financial year ended on that date
- (ii) complying with Australian Accounting Standards - Simplified Disclosures with the exception of AASB10 *Consolidated Financial Statements as the Aggregated Fund* does not meet the definition of a group; and
- (c) there are reasonable grounds to believe that the Aggregated Fund will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the Trustees.


Major Kim Maree Haworth
B Ministry, Grad Diploma Theology (Biblical Studies)
Assistant Chief Secretary Mission
Trustee

Melbourne
Date: 7 November 2025


Major Stuart Norman McGregor Glover
B Engineering Hons, B Theology Honours
Assistant Chief Secretary Business
Trustee

Melbourne
Date: 7 November 2025



Independent Auditor's Report

To the Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)

Report on the Aggregated Summary Financial Report

Opinion

We report on the **Aggregated Summary Financial Report** of *The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)* (the "Aggregated Fund") as at and for the year ended 30 June 2025. The Aggregated Summary Financial Report is derived from the audited financial report of the **Aggregated Fund** (the Audited Financial Report).

In our opinion, the accompanying Aggregated Summary Financial Report of *The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)* is consistent, in all material respects, with the Audited Financial Report, and has been prepared in accordance with the requirements set out in the Australian Council for International Development (ACFID) Code of Conduct.

The **Aggregated Summary Financial Report** comprises:

- Aggregated statement of financial position as at 30 June 2025
- Aggregated statement of comprehensive income, Aggregated statement of changes in equity and Aggregated statement of cash flows for the year then ended.

The Aggregated Fund consists of *The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)* ABN 52 609 689 893 and *The Salvation Aust Self Denial Fund (For Overseas Aid)* ABN 15 562 601 604.

Scope of the Aggregated Summary Financial Report

The Aggregated Summary Financial Report does not contain all the disclosures required by *Australian Accounting Standards – Simplified Disclosures* applied in the preparation of the Audited Financial Report. Reading the Aggregated Summary Financial Report and this Auditor's Report thereon, therefore, is not a substitute for reading the Audited Financial Report and our auditor's report thereon.

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The Audited Financial Report and our auditor's report thereon

We expressed an unmodified audit opinion on the Audited Financial Report in our auditor's report dated 7 November 2025.

Emphasis of matter – basis of preparation and restriction on use and distribution

The Aggregated Summary Financial Report has been prepared in accordance with the requirements of the ACFID Code of Conduct to assist the Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid) for the purpose of meeting its reporting requirements with ACFID. As a result, the Aggregated Summary Financial Report and this Auditor's Report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

This Auditor's Report is intended solely for the *Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)* and should not be used by or distributed to parties other than the *Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)*. We disclaim any assumption of responsibility for any reliance on this Auditor's Report, or on the Aggregated Summary Financial Report to which it relates, to any person other than the *Trustees of The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)* or for any other purpose than that for which it was prepared.

Other Information

Other Information is financial and non-financial information in The Salvation Army (Australia) Self Denial Fund (For Overseas Aid)'s annual report which is provided in addition to the Aggregated Summary Financial Report and the Auditor's Report. The Trustees are responsible for the Other Information.

Our opinion on the Aggregated Summary Financial Report does not cover the Other Information and, accordingly, we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audit of the Aggregated Summary Financial Report, our responsibility is to read the Other Information. In doing so, we consider whether the Other Information is materially inconsistent with the Aggregated Summary Financial Report or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

We are required to report if we conclude that there is a material misstatement of this Other Information, and based on the work we have performed on the Other Information that we obtained prior to the date of the Auditor's Report we have nothing to report.

Responsibility of Management for the Aggregated Summary Financial Report

The Management are responsible for the preparation of the Aggregated Summary Financial Report in accordance with the requirements of the ACFID Code of Conduct.

Those charged with governance are responsible for overseeing the Aggregated Fund's financial reporting process.



Auditor's responsibility for the Aggregated Summary Financial Report

Our responsibility is to express an opinion on whether the Aggregated Summary Financial Report is consistent, in all material respects, with the Audited Financial Report based on our procedures, which were conducted in accordance with *Australian Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements*.

KPMG

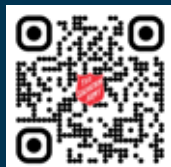
Chris Sargent
Partner

Chartered Accountant Auditor Number: 333036
Email: csargent@kpmg.com.au

Melbourne
7 November 2025

The Salvation Army International Development Annual Report 2025

This Annual Report is also available on our website, along with the fully audited financial statements for FY2024-25, at salvationarmy.org.au/international-development/about/annual-reports-and-publications.



**International
Development**
AUSTRALIA

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Redfern NSW 2016

95-99 Railway Road,
Blackburn Victoria 3130

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properofficer@salvationarmy.org.au

salvationarmy.org.au/said