

TEMWA UK

England & Wales · Charity number 1185889

Details

Other names TEMWA

Status Registered

Legal form CIO

Registered 2019-10-21

Register [View on the Charity Commission register](#)

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Activities

Objects: OBJECTS FOR COMMUNITIES, INDIVIDUALS AND FAMILIES IN RURAL AREAS OF MALAWI:1. TO DEVELOP THE CAPACITY AND SKILLS OF MEMBERS OF DISADVANTAGED COMMUNITIES IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY AND MEET THEIR OWN NEEDS.2. TO PROMOTE SUSTAINABLE DEVELOPMENT FOR THE BENEFIT OF THE PUBLIC BY:A. THE PRESERVATION, CONSERVATION AND PROTECTION OF THE ENVIRONMENT AND THE PRUDENT USE OF NATURAL RESOURCES;B. THE RELIEF OF POVERTY AND THE IMPROVEMENT OF THE CONDITIONS OF LIFE IN SOCIALLY AND ECONOMICALLY DISADVANTAGED COMMUNITIES;C. THE PROMOTION OF SUSTAINABLE MEANS OF ACHIEVING ECONOMIC GROWTH AND REGENERATION.3. TO PROTECT AND PRESERVE HEALTH AND TO RELIEVE SICKNESS IN PARTICULAR BUT NOT EXCLUSIVELY THROUGH THE PROVISION OF FREE EDUCATION, COUNSELLING, FACILITIES AND EQUIPMENT.SUSTAINABLE DEVELOPMENT IS HERE DEFINED AS "DEVELOPMENT WHICH MEETS THE NEEDS OF THE PRESENT WITHOUT COMPROMISING THE ABILITY OF FUTURE GENERATIONS TO MEET THEIR OWN NEEDS."

Activities: We work for a sustainable future for the people of Northern Malawi in partnership with rural communities, with projects supporting sustainable livelihoods, governance, health and education. Temwa UK is a CIO, established in 2020. Temwa previously operated as a charitable trust (reg. no. 1101090) and past financial information is available at www.temwa.org/about-us/#annual-reports-and-accounts.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment

Geography

- Malawi

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£402,565	£402,410	-	-
2023-12-31	£379,603	£403,028	-	-
2022-12-31	£371,210	£332,366	-	-
2021-12-31	£365,297	£309,023	-	-
2020-12-31	£306,571	£266,333	-	-

Trustees

Name	Role	Appointed
Richard Potter	Chair	2019-10-21
Elizabeth Clare Bishop		2019-10-21
Richard Mahony		2024-09-14
Rob Mamuda		2023-09-01
Steven Marshall		2023-09-01

TEMWA UK

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Accounts

TEMWA REPORT AND ACCOUNTS 2024



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INTRODUCTION

In 2024, Temwa continued to work alongside remote communities in Nkhata Bay North, Malawi, as they tackled the urgent and interconnected challenges of poverty, climate change, and limited access to health and education. Against a backdrop of worsening economic conditions, hunger crises, and extreme weather events, our community-led approach enabled lasting change. In the face of adversity, your support ensured that Temwa's life-changing work continued — and in many areas, went further than we thought possible. The highlights below show what we achieved together in 2024:

- **Increased Food Security & Climate-Resilient Farming:** We supported 5 new Farmer Field Schools and trained 177 farmers, reaching 1,062 household members. 70% of households using organic fertilisers now grow more than three types of staple crops.
- **Boosted Income through Climate-Friendly Livelihoods:** 211 farmers across 23 farmer groups engaged in livelihoods such as beekeeping and groundnut production, reaching 1,266 household members. There were 43 community members trained in beekeeping, leading to the harvest of 203kg of honey from 75 beehives, this supported 258 household members.
- **Forest Protection & Tree Planting:** 53,977 trees were planted, with 112 community members participating. Communities reduced deforestation by 39% in designated areas and developed resource management plans.
- **Improved Access to Safe Water & Hygiene:** Over 8,000 people gained access to clean water and sanitation across 4 communities. 1,343 water filters were distributed, and WASH awareness reached 15,000 people.
- **Health Access & HIV Services:** We supported 18 outreach clinics, enabling access to HIV services in remote areas. Youth-led radio and community events reached 20,000 people with accurate health information.
- **Expanded Early Years Education:** 26 community-run preschools were established or refurbished across 30 villages, enrolling over 1,000 children. 146 children transitioned into primary school. 57 caregivers were trained, and 11 centres gained government recognition.
- **Secondary School Bursaries:** 25 disadvantaged but talented students were supported with bursaries; all remained in school throughout the year.

Our work in 2024 reflects the power of local leadership and long-term partnership. As we look ahead, we remain committed to strengthening community resilience, supporting youth opportunity, and restoring ecosystems in one of the most climate-vulnerable regions in the world. Despite the challenges of hunger, inflation, and climate shocks, 2024 was a year of resilience and results. Thank you for standing with us — your support continues to transform lives. As a team we are determined to continue and expand our work in the years to come.

Jo Hook

Co-Founder and
Managing Director





**WHEN COMMUNITIES
COME TOGETHER:
TEMWA'S APPROACH**

WHEN COMMUNITIES COME TOGETHER: TEMWA'S APPROACH



Nkhata Bay North is an extremely isolated and poor region in northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat and consequently is often neglected by limited government services. Most people find it difficult to access education, healthcare, jobs, and markets. Temwa's unique approach, based on almost 20 years' experience, centres around our belief that communities coming together is the only way to sustainably address problems faced by these communities. Through the Temwa Community Driven Approach (TCDA), communities are engaged in all aspects of our work from the outset. By empowering them to help originate, deliver and build-on Temwa-supported activities, it enables us to amplify the impact of our programmes. TCDA has three main threads:

- **Helping communities define their own priorities and strategies**

Temwa Malawi uses their community development expertise to facilitate village-level conversations to help communities identify current challenges, collective goals, and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups like women, young people, and people living with HIV and AIDS. We do not start a new project unless there is community commitment and community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects are needed and can be sustained by communities.

- **Recognising the interlinked nature of development challenges**

We have learnt that, in an area as poor as Nkhata Bay North, a narrow approach focused on only one sector cannot help the most vulnerable households improve their situation. For example, improving access to education will not work if poor harvest yields leave children hungry, or poor sanitation makes them ill. Temwa takes a holistic approach, supporting communities to identify the root causes and interlinked nature of the challenges that they face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

- **Building the capability of local leadership**

Area and Village Development Committees are locally elected bodies with a mandate to implement local development strategies and have a formal say in local government decision-making, including funding. All our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level, they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each structure. Supporting Area and Village Development Committees is central to our exit strategy - by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH TO SECURING BETTER EDUCATION OUTCOMES

Education is critical for development, resilience and prosperity of communities. Education is an investment in the future of a community and the nation in general. Educating young people not only transforms individuals' lives, but also generates long-term benefits for families, economies and societies at large. Lack of education is both a cause and a consequence of poverty, poor health and lost opportunities

In Malawi, significant under investment in education and high poverty rates means that one in three adults are illiterate. These challenges are exacerbated in the geographically isolated Nkhata Bay North, where inadequate education resourcing, a high teacher-to-student ratio (1:60), and extreme poverty—combined with economic pressure for children to contribute to family income—keep many out of school. Temwa's interlinked approach to programmes in education, agriculture and forestry, and health ensures that our support is holistic in addressing the root causes of poverty and improving livelihoods, learning, and well-being together.

Temwa supports communities in Nkhata Bay North to improve education outcomes for young people through transformational early childhood education and secondary school education, thereby increasing their life potential and expanding their future opportunities.

Our support to the communities is fuelled by the following factors:

- Uneducated young people are less likely to participate in community decisions, advocate for their rights, reducing their power to shape their own future.
- Lack of basic education leads to poor outcomes that pass from one generation to the next.
- When young people are denied access to quality learning, their chances of living healthy, economically secure lives as adults and seizing opportunities to fulfil their potential is drastically reduced.
- Dependence on unsafe water sources leads to poor health and causes students to miss school due to preventable illnesses, further straining already under-resourced health facilities.
- Traditional social and cultural norms, particularly those rooted in gender inequality, limit girls' ability to exercise their rights and often result in their education being treated as a low priority.
- Girls with little or no education are more likely to marry early and have children before their bodies are ready, leading to unsafe childbirth and poor health outcomes.
- Young people without education often lack basic knowledge about nutrition, hygiene, sexual health and disease prevention, increasing risks to HIV/AIDS, early marriage and pregnancy, and preventable illness.
- Young people without literacy and numerical skills are normally excluded from formal employment and well-paying jobs often resulting in low-wage, insecure or informal work (e.g. casual labour, subsistence farming).
- Poor diets lacking in diverse nutrients—caused by reliance on monoculture staple crops—result in poor brain development in children and reduce their ability to focus and perform well in school.
- Lack of education makes youth more susceptible to exploitation, child labour and trafficking especially in impoverished areas.
- Extreme and unpredictable weather events, such as flooding and droughts caused by climate change impact on access to school and affect crop productivity leading to extreme hunger and loss of income.



OUR COMMUNITY PROGRAMMES

COMMUNITY AGRICULTURE AND FORESTRY PROGRAMME

Climate change is threatening livelihoods in communities in Nkhata Bay North, with unpredictable weather patterns including frequent flooding, prolonged droughts and higher than normal temperatures disrupting agricultural cycles. These conditions have led to widespread crop failures, contributing to recurring hunger crises in the region. Nkhata Bay is a farming community where 92% of the land is under smallholder farming. Hence farming is the principal source of livelihood and 45% of the population lives in poverty (Nkhata Bay District Council Socio- Economic Profile 2017-2022).

Global Forest Watch estimates that in 2024, Malawi lost approximately 124 hectares of natural forests, releasing 40 kilotonnes of CO₂, and an additional 161 hectares in certain districts, equivalent to 51.7 kilotonnes of CO₂ emissions. El Niño-induced droughts and floods devastated the 2023-2024 agricultural season, leading the government to declare a state of emergency in March 2024, putting nearly 40% of the population at risk of starvation (Reliefweb:2024). These extreme climate events disrupted planting schedules, sharply reduced maize yields by up to 45%, and triggered recurring hunger crises. 2024 marked the third consecutive year in which the Malawi Government had to declare a national hunger emergency, underscoring the urgent need for climate-resilient agriculture, local natural resource management, sustainable land use, and strengthened community-based adaptation strategies.

Temwa's Agriculture and Forestry programme supports farming communities in Nkhata Bay North to adopt sustainable, environmentally friendly agricultural practices. By integrating practical, sustainable everyday techniques, this approach not only safeguards natural resources and soil fertility but also enhances food and income security for rural households. We strengthened the capacity of farming households to adopt sustainable agricultural practices (SAPs) for soil fertility, diversify crop production and adopt winter cropping reducing their reliance on traditional maize monoculture. We also supported community-led regeneration and protection of forests, aiming to restore degraded lands, promote forest-friendly livelihood options, as well as support the sustainable use and management of local natural resources.

Our partnership with the local governance structures in 2024 resulted in enforcement of community bylaws, promotion of forest-friendly businesses, and a reduction in deforestation in communities' designated carbon balance sites by 39%. Community participation in tree-planting activities increased, with 112 community members reported to have planted at least 1 tree to improve vegetative cover in their communities.

Highlights



7 new Farmer Groups received tailored business support - including in pig-rearing and beekeeping - in preparation for forest-friendly enterprises.



53,977 trees were out planted including fruit trees, agroforestry trees, water retaining trees and woodlot species.



5 new Farmer Field schools were established with 177 farmers members trained on SAPs and an additional 435 farmers were peer trained by previous graduates.



COMMUNITY AGRICULTURE AND FORESTRY

Improved food security for vulnerable households

In 2024, Temwa expanded its efforts by strengthening smallholder farmers' knowledge and skills through the establishment of 5 new Farmer Field Schools. These participatory, school-based learning sessions were delivered in collaboration with the District Agriculture Office of Nkhata Bay North and reached a total of 177 farmers (128 women and 49 men) from four new villages. This means 1,062 household members were supported. The training covered a wide range of topics essential for sustainable agriculture, including increasing crop productivity, pest management, mixed cropping, soil and water conservation, and organic manure production. Each school followed a locally developed, curriculum-based model tailored to the specific needs and context of the participating farmers. This hands-on learning approach equipped farmers with practical skills they can directly apply to their fields, improving both resilience and yield. Additionally, the sessions introduced techniques for winter cropping, enabling year-round food production and contributing to greater household food security.

Increased income from climate-adaptive livelihoods

Temwa built communities' climate resilience through sustainable farming, forest-friendly livelihoods and sustainable use of local natural resources. We improved their understanding of the impact of deforestation and importance of conservation through practical campaigns that demonstrated long term benefits of environmental protection. Our holistic approach raised awareness of the linkage between SAPs and crop productivity, income and food security. By the end of 2024, we had supported 23 self-organised farmer groups (including 7 new groups formed in 2024), bringing the total to 211 farmers (supporting 1,266 household members) to engage in forest friendly livelihoods/businesses such as beekeeping, banana and groundnut production, and small livestock rearing. The groups were also trained in branding and marketing, as well as value addition. In 2024, Temwa carried out a crop estimate survey of 160 farmers (54 men and 106 women) from target 14 villages trained on various types of SAPs to ascertain their impact. The survey reported that 90% of farmers reported to be aware of the various types of SAPs. Moreover 70% of households that adopted organic fertilisers now grow more than 3 types of staple food (maize, sweet potatoes, and yams) indicating a shift from monoculture maize production towards more diversified and resilient farming systems.

Restored degraded forests being used sustainably by community members for improved livelihoods.

Since 2020, Temwa has planted 180,475 trees, with 53,977 seedlings out planted in 2024. These were raised across 14 nurseries, including community, school, household, and two Temwa-managed sites. In 2024, 68,324 seedlings were cultivated, comprising 2,480 fruit trees, 30,507 agroforestry species, 6,700 water-retaining trees, and 28,637 woodlot species, aiming to restore approximately 110 hectares of bare land, riverbanks, and farmland. To support sustainability, 37 community members were trained in seed identification, collection, and storage. Additionally, 70 households and 2 primary schools received training in managing bamboo woodlots, involving 210 and 112 bamboo plants respectively. This means that 642 household members were trained in total. Temwa also supported Katuwa Village in developing a Resource Management Plan and establishing a Village Natural Resource Management Committee (VNRMC) to oversee the sustainable use of seven community forests. As part of promoting forest-friendly livelihoods, 43 VNRMC members were trained in beekeeping, leading to the harvest of 203kg of honey from 75 beehives, generating a substantial increase in income for members of around £475. Notably, 8 of the 23 Kanolo group members reinvested their earnings into the 2024-2025 farming season, while 5 used the income to pay secondary school fees for their children.

These initiatives highlight the critical link between environmental conservation and improved community well-being, demonstrating how sustainable natural resource management can also drive economic resilience.

COMMUNITY STORIES

Beekeeping for food, income and forest protection

Bubile Singini and her husband, from Kasasile, depend on farming as a means of supporting their household of nine, cultivating crops such as maize and hibiscus, rearing goats, and practicing beekeeping. The two joined the Evergreen Bee-keeping group, and in September 2024, along with 6 other members, were trained in the construction of standard beehives, beekeeping and management. The Group set themselves a target to construct 100 beehives over the next year. The group was able to build and hang 50 beehives in their protected forest by the end of 2024. Uniquely, two women in Kasasile now have the knowledge to construct beehives. "I am glad I joined this group, because I have children who are still young and will start going to primary soon. I know from this group I will be able to make enough money to support them".



From Seeds to Harvest: Diversify and Multiply

As a breadwinner to a household of 4 members, Mr Kanayika earns his income through farming which in the past years has not been profitable. In 2022, he joined the Tigwilizane Farmer field school.

Mr Kanayika and other members identified Irish Potatoes as a high value crop and multiplied seeds at the demonstration plot to share amongst themselves to cultivate in their respective farms. Joseph has also incorporated cultivation of other varieties of crop on his fields, including maize, cabbage, tomatoes and yam. Joseph has since enjoyed very good harvests.



"These harvests have really boosted my income, I am now able to buy basic things like soap, cooking oil and salt for my family, and most importantly my children now have enough to eat." I am currently preparing for the 2024-2025 farming season by collecting animal dung to make more Mbeya for my crops. Being a part of this farmer field school has really strengthened the relationship between me and other fellow farmers. We are not only able to share knowledge and skill but also inputs including seeds and manure. Collaboratively we have been dug swales for each of our members to ensure we are all adhering to the sustainable agriculture practices."

COMMUNITY HEALTH

Poverty has profound and measurable impacts on health outcomes, particularly among women and children. Malawi remains one of the Least Developed Countries in the world, with 70% of the population living below the \$2.15 international poverty line. Families living in poverty often lack access to clean water, adequate nutrition and essential health services. This significantly increases the prevalence of preventable diseases such as malaria, diarrhoea and malnutrition as well as water borne disease like cholera. Against the backdrop of Tropical Cyclone Freddy which struck Malawi in 2023, there was a cholera outbreak that registered nearly 60,000 cases and caused 1,772 deaths, making it the worst cholera outbreak in the country's history. This not only exposed the fragility of Malawi's public health system but underscored the urgent need for resilient Water, Sanitation, and Hygiene (WASH) and healthcare systems, particularly in the face of increasing climate related-shocks. Malawi's primary health clinics are under-resourced and unevenly distributed, with rural communities like Nkhata Bay North often located up to five hours away on foot. This limits access to timely, quality healthcare and leads to preventable health complications.

Temwa's health programme is playing a vital role in improving the well-being of communities in Nkhata Bay North. We raised awareness in the prevention and management of HIV as well as the promotion of WASH best practices. We built the capacity of communities to take charge and proffer solutions to health-related issues they face. Our interlinked approach shows that addressing these areas holistically, helps break the cycle of diseases, poverty, and limited access to essential services. We supported 5 primary health centres (PHC) in Bula, Chikwina, Khondowe, Ruarwe and Usisya to provide HIV services including prevention, control and treatment to remote communities through outreach clinics. We provided platforms where accurate messages and information could be disseminated to community members especially at-risk groups including sex workers, young people, and fishermen. Temwa supported the PHCs to conduct contact tracing in the communities where HIV positive individuals were traced.

By raising awareness and promoting behaviour change, Temwa worked to empower communities with knowledge to reduce disease prevalence by highlighting the connection between unsafe water sources and the spread of waterborne diseases. We strengthened local health systems, generated community demand for health services, and improved both access to and the delivery of primary healthcare to these underserved communities.

Our interventions built healthier, more resilient communities through sustainable, locally driven solutions.

Highlights



1,343 households gained access to clean water, benefiting over 8,000 community members



20 health awareness events including drama performances, football matches, film screenings, and community and radio discussions—reached over 30,000 people



Supported 5 health centres in delivering 4,000 HIV Counselling and Testing (HCT) sessions and conducting 18 HIV outreach clinics in remote rural areas



COMMUNITY HEALTH

Reduced HIV prevalence rate in Nkhata Bay North

With introduction of index testing in addition to the Provider Initiated Testing and Counselling initiative to further reduce the region's high HIV prevalence rate, we strengthened the capacity of 5 primary health centres to trace contacts of individuals recently diagnosed with HIV.

To debunk myths, reduce stigma associated with HIV and misinformation, Temwa used drama, evening film shows, health talks and football matches during awareness events, to disseminate accurate information and provide services to the over 15,000 communities' members, and to encourage people to know their HIV status. These messages were specifically tailored to reach high-risk groups in the region, including young people, fishermen and sex workers. Through our radio programme, we created a platform for young people, health experts and the wider community members to discuss HIV services and stigma, reaching approximately 20,000 people living in remote communities with accurate health messaging. These activities increased interest in HIV counselling and testing, as well as prevention and control measures.

Temwa also supported the 5 primary health centres to conduct 18 outreach clinics in remote communities alongside index testing system. This ensured health services for community members who would otherwise not have access to these services due to the remoteness of their communities.

Temwa - with support from the health facilities - created safe and supportive spaces for young people to openly discuss challenges they face (including issues with mental health, relationships, peer pressure and personal wellbeing) as well as equipping them with the tools and skills needed to handle challenging situations, and to make informed, constructive decisions. These spaces enabled young people facing similar challenges to connect, reducing feelings of isolation and stigma, and promoting a sense of community and belonging. Health records indicated that in 2024, amongst all 32 teens on Antiretroviral Therapy Treatment (ART), 94% have shown improved viral suppression, while 88% reported fewer clinic visits due to illness.

Reduced Prevalence of WASH related diseases in Nkhata Bay North.

In 2024, to continue its efforts towards sustainable reduction of waterborne diseases in lakeshore areas of Nkhata Bay North, Temwa implemented WASH project in 4 communities, Thoto Msinje, Sanga, Bua and Chikondo, reaching over 8,000 community members representing 1,343 households. This was done through community awareness, promoting adoption of best WASH practices and strengthened local governance structures (LGS) including the Health Surveillance Assistants community appointed WASH committees.

Nkhata Bay North lakeshore communities rely heavily on contaminated open water sources including Lake Malawi. This leads to widespread water borne diseases, exacerbated by poor hygiene practices and limited healthcare services. Temwa strengthened the role of LGS in promoting WASH practices, with the Village Development Committees (VDCs) and the WASH Committees playing a central role in awareness campaigns and project implementation in their respective communities.

Temwa provided 1,343 water filters to the four communities through the WASH committees. Funds generated from the sale of the water filters will be channelled towards health-related initiatives that will benefit each community. We supported the communities to construct 14 demonstration latrines in hot spots for open defecation. Awareness events using drama performances, football and netball competitions also played a critical role in disseminating WASH information reaching approximately 15,000 people, with women accounting for 60% of attendees. Final evaluation report for Thoto Msinje and Sanga showed that 94% (up from 38%) of respondents demonstrated adequate knowledge of WASH practices while household adoption of essential sanitation and hygiene facilities improved from 41% to 64% for use of latrines and from 54% to 81% for safe water treatment methods. Only 9% of households reported disease occurrences in the past three months, compared to 30% at baseline. Additionally, households that had adopted at least four key WASH practices reported no cases of WASH-related diseases, reinforcing the effectiveness of the project's interventions.

COMMUNITY STORIES

Improving access to HIV testing and counselling at Bula Health Centre

49-year-old Webster Chirwa is a Medical Assistant in-Charge at Bula Health Centre. Chirwa says “the number of people coming forward for HIV testing at the clinic used to be very low, and the clinic only had one staff member providing testing and counselling. Thanks to Temwa’s HIV prevention awareness campaigns and PITC support in 2023 and 2024, that has changed.” Temwa worked with the District Health Office to build the capacity of 12 staff to provide testing and counselling, and it has become routine to provide HIV testing to all patients that visit the clinic. Temwa also supported the clinic to conduct monthly



integrated outreach programmes, where medical personnel from Bula health center deliver a range of health services and HIV testing directly to more distant communities. Community members from Kasile, Honga, and Singini have received assistance for HIV and other health issues without having to walk 15 km to the Bula Health Clinic.

Improving health through safe drinking water and sanitation

Towera Msumba comes from Chikondo Village in the lakeshore area of Usisya. She is married with four children and two grandchildren. Her village relies on the dam and river water for drinking and household use. There were alarming outbreaks of waterborne diseases, including cholera, and it was getting worse. Local leaders reached out to Temwa to bring their WASH Project to Chikondo, having seen its success in nearby villages.



“Now that we are working with Temwa, things have changed,” she smiled. “We still get water from the lake, but now we’ve been trained on how to treat it before drinking to prevent waterborne diseases. Through our community leaders, every household has been equipped with knowledge on WASH best practices. We are now drinking safe and clean water using the water filters provided with Temwa’s support. Personally, my life is much better now. My grandchildren are no longer constantly sick with diarrhoea, and we can finally focus on our income-generating activities.”

COMMUNITY EDUCATION

Unequal access and low retention rates are prevalent in the school system despite primary education being free and mandatory in Malawi since 1994 for children aged 6 years and above. Malawi's education system is highly affected by inadequate funding, overcrowding with low teacher to pupil ratio (1:60), and substandard and scarce education materials. In Nkhata Bay North, these issues are further intensified by geographic isolation, deep poverty, and a shortage of qualified education personnel.

Government investment towards education is very low. Less than 0.8% of the national budget in 2021/2022 was allocated to Early Childhood Development and only 1% of children in Malawi had access to three or more children's books (UNICEF in 2022). According to the IHS5 2019-2020, 36% of pupils who dropped out of primary schools in Northern Malawi cited lack of interest in schools. Primary school completion rate decreased from 56% in 2022 to 48% in 2023.

Access to formal education during the early years is essential for children, as it lays the foundation for future success. Without it, children face significant barriers to the development of cognitive abilities, emotional and social growth, and long-term economic opportunities - challenges that can perpetuate the cycle of poverty in adulthood. Nkhata Bay North is a rural and geographically remote community, where access to basic services and education has been a challenge. With 45% of households living in poverty, education is not yet a guaranteed right for all—but this is beginning to change with community effort as demonstrated by Temwa's ECD project.

Meanwhile, completion rates in secondary school have remained constant albeit low at 22% according to UNICEF. Only 10% of upper secondary school age attend upper secondary school or higher with even a completion rate of 4% especially for poor households. (UNICEF:2022). The drop out of girls in secondary school is common due to child marriage and teen pregnancy, with 50% child marriage rate, a 29% teenage pregnancy rate and 20% of girls experiencing sexual abuse before the age of 18.

Since 2007, Temwa has run education programmes that support inclusive and equal access to education for primary school and secondary school children while improving community wide participation in the sector. Our ECD project supports 30 villages in Nkhata Bay North to establish or refurbish community owned and run preschools for Early Childhood development. These preschools provide opportunities for children under the age of 6 to access structured formal education before primary school. Temwa's Bursary Scheme project provides free secondary school education to disadvantaged but intellectually gifted children in 4 government run secondary schools.

Highlights



26 out of 30 targeted community-owned preschools established over the 3-year project, enrolling over 1,000 children.



25 students received bursaries to attend day and boarding secondary schools.



57 caregivers trained to deliver quality ECD programmes in community-run preschools



COMMUNITY EDUCATION

Improved early child development and education

Early childhood development is the most critical stage of any child's formative years. In response to low retention and limited literacy skills in primary schools within our catchment area, in 2023, Temwa launched an Early Childhood Development (ECD) project to improve education for children aged 3-5 in 30 villages in Nkhata Bay North.

In 2024, Temwa supported communities to establish new and refurbish 26 community run preschools (target of 30 in three years) with an enrolment of more than 1000 children with 146 children progressed to primary schools in September 2024. 11 preschools which met the minimum government standards were registered on the government system following an assessment. Temwa also collaborated with the District Education Office (DEO) to train the preschool Management Committees on supervising preschools. Our partnership with the DEO also resulted in the training of 57 caregivers on the concept of ECD and government policies associated with the services provision and management of the centres. We raised awareness on importance of nutrition for child brain development and trained the committees to establish income generating activities to support school feeding for the ECD centres. Temwa also supported the centres with teaching and learning materials, and food supplies. The food supplies will supplement the local feeding programmes already being implemented by the management committees.

Improved library services

In 2024 we partnered with 10 schools and provided their libraries with reading materials including 8,200 books to primary and secondary schools as well as Usisya Community Library. Following this support which fostered community learning, in 2024, Usisya library recorded a total of 3,693 (1,603 female and 2,090 males) visits. 42% of the visits were from primary and 55% from secondary school students. The Community library also provided opportunities for computer skills learning for community members with 26 visits made for computer use and 95 persons accessed the newspaper section. We also supplied our ECD centres with age-appropriate books by Malawi authors to facilitate early years learning.

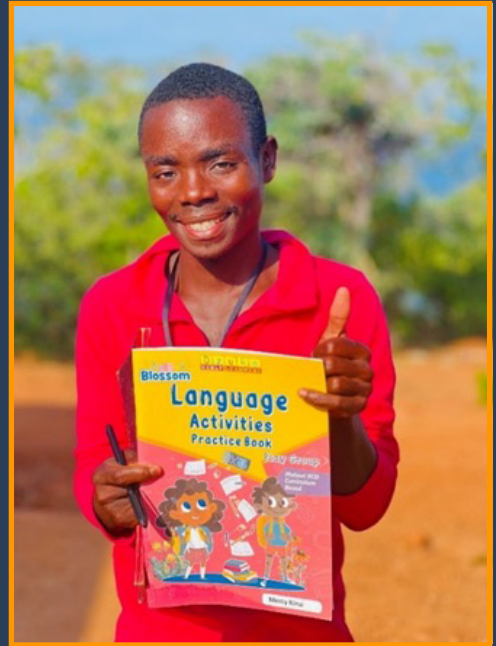
Increased access to secondary education for disadvantaged youth

Access to free basic education is limited to the primary level. Consequently, for communities already constrained by poverty, securing the financial means to cover secondary school tuition and related expenses is often unattainable. Temwa's bursary programme seeks to redress these disparities by providing support to intellectually gifted children whose family circumstances would make it especially difficult for them to progress through secondary school. The support includes covering the cost of exam fees, school uniforms, board and lodging for girl students, as well as stationary, torches and feminine sanitary ware, as well as providing mentoring support. In 2024, the bursary scheme supported 25 students (14 girls and 11 boys). There was no record of absenteeism and no drop outs within the school year showing the huge impact of bursaries. Due to sporadic cholera outbreaks and other waterborne diseases in the communities, we provided water filters for homes of all the students that did not have one.

COMMUNITY STORIES

Nurturing young minds

Zenzo was supported with a Temwa Bursary at the Bandawe Secondary School in Chintheche between 2016 and 2020. Despite his best efforts, he was unable to go on to higher education. He saw an opportunity to serve his community by becoming a caregiver at the Uthuli Community-Based Child Care Centre, supported by Temwa's Early Childhood Development Project. Zenzo shares "I'm happy I made this decision, working with young children gives me a sense of purpose. It's my way of giving back to the community that once gave me a chance. I remember my uncle making the effort of reaching out to Temwa to support me with fees. If these children can access similar support and pursue education, it would transform their futures" Zenzo's dream is to enhance his caregiving skills by attending a short course in early childhood education. "When I attended caregiver training with Temwa, it was one of the happiest moments of my life. I learned so much, and I now apply those lessons every day at the Centre."



Back in School

Gladys Manda, from the village of Manyenyezi, has just completed Form 1 at the Chikwina Secondary School. Reflecting on her life a year ago, Gladys says: "I was very depressed when I saw my future shattered because of school fees". Due to lack of funds, she had to drop out at the end of primary school. She had nothing to do apart from chores at home and would admire girls passing by her house on their way to school.

Thanks to Temwa's bursary scheme, Gladys was thrilled to be enrolled back in school. Her future plans are clear: "When I finish my education, I want to help many people, some of which will be my friends or their children. Most importantly, I want to be the first girl nurse or teacher from my family and Chikwina."

Gladys also wants to be an example to other girls in her community who dropped out of school. She says that there are many girls in Chikwina who need a bursary to stay in school. Otherwise, they will be forced to marry as they cannot just stay at home. She believes bursaries are truly life-changing for girls like her.





**COMMUNITIES
COMING TOGETHER**

COMMUNITIES COMING TOGETHER TO ACHIEVE GREAT THINGS!

Temwa wouldn't be Temwa without the amazing support from our community in the UK. Your generosity through fundraising is unmatched and we are so grateful to have such an amazing network in our corner. Throughout another demanding year and with the charity climate changing, businesses, grant-makers and individuals continued to contribute crucial fundraising, donations, and volunteer hours essential to sustaining Temwa's vital work. We extend our heartfelt gratitude to every one of you. Below are just a few of the 2024 fundraising highlights:

Temwa celebrated 20 years with a bang at Temwa20 in April!

We gathered at Bristol's Central Warehouse for an epic day party like no other. Temwa was first founded with the help of Bristol's iconic music scene, and to send us off into our 20th year the same community came together to put on a show with a cause! We had over 50 artists perform, from DJs to a 30-piece samba band, and our amazing headliners DJ Crust and Afriquoi! As well as support from other Bristol organisations, Reparation Bristol, Freestyle, and the Cause. Thank you to everyone who attended and celebrated with us.



Thank you to our amazing fundraisers!

From our volunteer Katie who ran three half marathons for us, Mo who cycled all the way to Portugal, and to all those who took on a challenge event for Temwa, we are so grateful! Huge shout out to the Mountain Men group who have made Temwa their charity of choice, showing up to the Brecon Beacon trek and continuing to support us into 2025. Thank you to everyone who take a step, or a leap, for Temwa!



Eco champions!

By supporting our Temwa Carbon Balance scheme to balance your household, workplace, travel and organisational carbon emissions, you helped to plant 53,977 trees!

Our annual Christmas Extravaganza was a night to remember

We are so grateful for our network who attended Temwa's Christmas Dinner held once again at the incredible Mount Without in Bristol and bought raffle tickets and balloon prizes, as well as bidding on our fantastic auction to win amazing gifts kindly donated by local businesses and Temwa supporters!



Double donations, double impact

We hosted a Big Give campaign in 2024 raising a total of £38,441.53!

We're nothing without our volunteers

Huge thank you to those who volunteered for Temwa at home, in the office, at events and festivals, on our Board of Trustees, or as one of our Temwa Ambassadors. By giving up your time and energy to Temwa, you really are making a difference and helping us reach even more people.

So, THANK YOU ALL from the entire Temwa team!



COMMUNITIES COMING TOGETHER

Finally, we would also like to say a special thanks to some of our key individual, corporate, and trust and foundation funders and partners who provided us with support and donations during the year including:

Tony Johnson
Rob Booth
Pete Spurr
Sarah Dent
Jamie McCoubrey
H Newington
Marion Pearce
J Persech
Alex O'Brian and Clare Tinsley
Edwina Hawker
C Lessard
Taxi Studio
Wells Osteopath and Chiropractor
Big Give
JSRB Event Management Ltd
2000 Trees
Eleanor Rathbone Charitable Trust
Charles Hayward Foundation
MJB Charitable Trust
Austin Bailey Foundation
MOC Foundation
The Archer Trust
Peter Stebbings Memorial Charity
Morel Trust
Paradigm Norton Trust
Henhurst Charitable Trust
Bottletop Foundation
Mercury Phoenix Trust
Pat Newman Memorial Trust
James Tudor Foundation
T & J Meyer Foundation
Coles Medlock Foundation
Casey Trust
Educational Opportunity Foundation
St James's Place Foundation
Bryan Guinness Charitable Trust
Hugh Symons Charitable Trust
Souter Charitable Trust
Gibbs Trust
Eva Reckitt Trust
Manglibai Haridas Khiara Charitable Trust
Allan & Nesta Ferguson Charitable Trust
Merriman Charitable Foundation
Supporting People Across Nations
Tula Trust
Baillie Gifford

Christadelphian Meal a Day Fund
Postcode Green Trust
Sisters of Mercy of the Union
Not Pointless
Sharegift
Nick Webber Trust
Bakehouse
Bike Park Wales
Ecolibrium / EMI
Delta XML
AWW
Mesco Consulting
Clemtech
Bellbuses
V7
Alexander May
Hepco motion
Quirky campers
Affinity
Mad Max Tours
F-10 Agency
Ridhwan Group



**Thank you for your support
for rural communities
in Malawi!**

LOOKING FORWARD TOGETHER

In 2025, Temwa will continue to strengthen our sustainable and community-led model of development.

By working in close partnership, our UK and Malawi teams will adapt to the evolving global landscape, shaped by the climate crisis and ongoing economic pressures, to deliver long-term impact where it is most needed.

There is increasing demand across all our programme areas, and in the year ahead, we aim to grow our reach by securing new funding and partnerships that will enable us to serve more communities and respond to locally identified needs.

We will build on the successes of recent years, supporting our dedicated staff and volunteers in both the UK and Malawi as they develop in their roles and continue to deliver high-quality, impactful work.

Our Community Driven Approach remains central to all we do. We will deepen our work with local governance structures in Malawi, helping strengthen their leadership, accountability, and capacity to deliver essential services and champion community-led solutions.

With climate resilience and economic empowerment at the heart of our efforts, we will expand our programmes in sustainable agriculture, reforestation, and income generation. In the UK, we will continue to offer meaningful ways for individuals and businesses to engage in climate action through our carbon balancing initiative. Our growing health and education programmes will also reach new communities with vital support.

We are committed to building strong, collaborative partnerships with other NGOs, funders, and local leaders to maximise impact and innovation.

We hope you will continue to stand with us. Fundraise, Give, Volunteer, Partner, and Transform Lives with Temwa. Together, we can create stronger, more resilient communities.



Get in touch

@TemwaUK

info@temwa.org

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TRUSTEES ANNUAL REPORT & ACCOUNTS

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Objectives and activities

Objectives for communities, individuals and families in rural areas of Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness in particular but not exclusively through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

In order to meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see ‘Structure, Management and Governance’ below). The charity’s activities are led by our vision, which is of “thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively.”

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

Agriculture and forestry. The charity supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage the charity has supported direct supply of staple foods.

Health. Our health work includes support for communities’ sexual and reproductive health and rights, water and sanitation initiatives such as supply of water filters and hygiene education and other health awareness and education based on community needs.

Education. Our education work supported improvement of early childhood development through the establishment of preschools, support for libraries and bursary support for children in secondary schools.

Fundraising approach

Temwa UK’s fundraising is carried out in two ways. Firstly, Temwa’s salaried staff carry out fundraising activities including applications to trusts and foundations; approaches to businesses; fundraising events; and appeals for individual donations using social media and conventional media. The charity does not directly solicit donations by cold-calling, door to door appeals or street approaches.

Secondly, volunteers carry out fundraising on Temwa UK’s behalf by organising events or taking part in and organising events. These volunteers raise funds by informal appeals to friends, family and colleagues. When supporters volunteer to take part in challenge events and carry out fundraising on behalf of Temwa UK, the charity provides guidance and support for them to ensure that fundraising activities are appropriate and effective.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Temwa UK does not use professional fundraisers or external fundraising consultants or services. Temwa UK did not receive any complaints about fundraising activities in 2024. Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time.

The charity manages personal data using a Data Protection Policy that is fully compliant with GDPR.

The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

Financial Review: Strong Growth in a Challenging Climate (2024)

Temwa UK delivered a strong financial performance in 2024 despite operating in a challenging funding environment.

Income Overview

Total income for the year reached £402.5k, representing a £22.96k (6%) increase from £379.6k in 2023. Of this, £181.5k (45.1%) was unrestricted income, while £221k (54.9%) was restricted income.

Corporate Donations

Corporate donations increased from £52.3k in 2023 to £54k in 2024, representing a £1.7k (3.3%) rise. This growth reflects the continued trust and support of our corporate partners.

Grant Funding

Grant income saw a modest increase from £122.5k in 2023 to £123.2k in 2024, a growth of £626. This reflects continued funder confidence in Temwa's mission and the organisation's ability to demonstrate responsible stewardship of funds. The team continued to develop strong, well-structured project proposals, which were well received by a range of funders.

Individual Giving

Individual donations rose from £200.5k in 2023 to £222k in 2024, an increase of £21.5k (10.7%). Notably, the unrestricted portion of individual giving increased from £134.8k in 2023 to £154.6k in 2024, representing a 14.7% growth while the restricted portion of individual giving increased from £65.7k in 2023 to £67.5k in 2024, representing a 2.7% growth, which underscores growing donor commitment to specific project outcomes.

Transfers to Temwa Malawi

Transfers from Temwa UK to Temwa Malawi fell from £221.3k in 2023 to £203.1k in 2024, a decrease of £18.2k (8.2%). This reflects a strategic reduction aligned with project planning and available resources.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Expenditure

Total expenditure for 2024 stood at £402.4k, slightly down from £403k in 2023. This minor decrease was a result of efficient resource management in support of Temwa's mission.

Year-End Position

The charity recorded a net surplus of £155 in 2024, in contrast to a net deficit of £23.4k in 2023. By year-end, Temwa UK held total funds of £151.8k, comprising £111.1k in restricted funds and £40.7k in unrestricted funds.

Unrestricted reserves remained above the level set by the Reserves Policy (see 'Reserves Policy' below). The steady level recorded in restricted funds will enable increased project activity in Malawi during 2025 financial year.

Going concern

The charity ended 2024 financial year in a stable financial position, with unrestricted reserves at a level that provides assurance the Reserves Policy will be maintained throughout 2025. Income growth in 2024, coupled with prudent expenditure management, has further strengthened the organisation's financial standing. On this basis, the Trustees are confident in the charity's continued viability as a going concern, and this report is presented accordingly.

Reserves Policy

Temwa UK operates under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held and used according to the individual funding agreement under which they were provided.

Temwa holds funds in reserve for two specific reasons:

1. As a long-term contingency fund, to allow the charity to uphold its contractual responsibilities if it faces an unexpected event or series of events such that the charity could face closure if effective action is not taken.
2. As designated funds where a project is planned for a specific point in the future, to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2024.

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events forces the trustees to take urgent action to avoid the closure of the charity; or to plan for the closure of the charity so that this takes place in a way that is compliant with the charity's own constitution and with charity and employment law.

The charity will aim to hold a long-term contingency fund at least equal to two months' core operating costs for Temwa UK plus two months' core operating costs for Temwa Malawi funded from unrestricted income. Core operating costs are defined for both charities as:

- Total cost of employment for all salaried staff.
- Office rent, utilities and service charges.
- Accountancy and other professional fees.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Reserves held

The Trustees set the target level of reserves required by the policy at £29.7k as of the end of 2024. On 31 December 2024, the charity held £40.7k in unrestricted reserves, which is 37% above the policy target. The Trustees considered it appropriate to maintain this higher level of reserves, recognising that unrestricted income is expected to decline during 2025 due to the seasonal nature of fundraising. The reserves held at year-end provided the Trustees with confidence that the Reserves Policy will continue to be met throughout 2025.

Governance and Management

Public Benefit

The charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met in order to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public.

Temwa UK promotes the development of communities in the district of Nkhata Bay North, Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes.

While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, those impacted directly by the effects of climate change, and those unable to access essential education and health services.

Governance and Management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new Trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational requirements. All Trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with the Council for Non-Governmental Organisations in Malawi (CONGOMA) and the Malawi NGO board as an independent NGO, administered by a Board of Trustees, chaired by Jennings Kayira. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focuses on fundraising and providing technical support. The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focuses on project development, delivery and reporting, including monitoring and evaluation.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. For Temwa Malawi, it is important that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

Risk Management

The Trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. To achieve this, Trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The Trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk.

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular re-forecasting, fundraising pipeline analysis, and fundraising strategy reviews.
- The risk of cash flow issues arising from irregularity of income. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The risk of loss of key staff in the Temwa Malawi team. Salaries have been reviewed and inflationary increases have been granted. Alongside this, support is provided for staff training and development.
- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short-term restricted funds are used to provide bridge funding, enabling long term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place and training is given for all UK and Malawi staff, Trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.
- The risk that Temwa UK's reputation is damaged by incidents of fraud, bribery or corruption within Temwa Malawi. Temwa UK supports Temwa Malawi in carrying out regular policy reviews and internal checks. In addition, Temwa's newly appointed Trustee Board Treasurer Steve Marshall travelled to Malawi in June 2023 to carry out an internal audit and training for finance staff.

Financial management

The Trustees are committed to ensuring robust financial management across the organisation through the following measures:

- Quarterly financial reports are presented to the Board, providing an overview of Temwa's financial position and forecasts for the following 12 months.
- Additional financial updates are provided to the Board as needed to support informed decision-making.
- Day-to-day financial operations are overseen by an experienced Finance and Systems Manager at Temwa UK.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

- Regular reviews and updates are conducted on financial systems, policies, and procedures to ensure they remain effective and fit for purpose.
- On the Temwa Malawi Board, Trustee Kettie Nhlane, who brings strong financial expertise, serves as the designated Finance Lead, with ongoing oversight provided by the Temwa UK office.
- Within the Temwa UK Board, Trustee Steve Marshall, a qualified chartered accountant with extensive senior financial management experience, serves as Finance Lead, providing strategic oversight and guidance.

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 1185889 Company registration number CE019247

The charity's principal office and registered address is:

Temwa Kambe House
34 Portland Square Bristol
BS2 8RG

www.temwa.org / info@temwa.org / 0117 287 2892

Trustees during the year and since the year end

Richard Potter (Chair)

Clare Bishop

Sheena Wynne (Resigned in May 2024)

Rob Mamuda

Steve Marshall

Rich Mahony (Joined in September 2024)

Bankers

HSBC

27 Gloucester Road North Filton

Bristol BS7 0SQ

Independent examiner Michael Strong FCA CTA Saffery LLP

St Catherine's Court Berkeley Place Clifton Bristol

BS8 1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by the Charity Commission and Charity SORP.

Funds held as custodian trustee on behalf of others

The charity does not act as a custodian trustee on behalf of any other entity.

Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

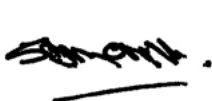
The law applicable to charities in England and Wales/Northern Ireland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on *Wednesday 13th August 2025* and signed on their behalf by



Signed.....



Signed.....

Date: *Wednesday 13th August 2025*
Steve Marshall, Treasurer

Date: *Wednesday 13th August 2025*
Richard Potter, Chair

Temwa UK
Independent examiner's report to the trustees of Temwa UK ('the Charity')
For the year ended 31 December 2024

I report to the trustees on my examination of the accounts of Temwa UK (the Charity) for the year ended 31 December 2024.

Respective responsibilities of trustees and examiner

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Michael Strong FCA CTA

Member of the Institute of Chartered Accountants in England and Wales

Address: Saffery LLP, St Catherines Court, Berkeley Place, Bristol, BS8 1BQ

Date: 15.08.2025

**Statement of Financial Activities
For the year ended 31 December 2023**

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Income from:	Notes	£	£	£	£
Donations and legacies		178,295	221,035	399,330	375,414
Other income		3,235	-	3,235	4,189
Total income	1	181,530	221,035	402,565	379,603
Expenditure on:					
Raising funds	2	94,837	-	94,837	82,125
Charitable activities	3	73,783	233,790	307,573	320,903
Total expenditure		168,620	233,790	402,410	403,028
Net income /expenditure		12,910	(12,755)	155	(23,425)
Net movement in funds	4	12,910	(12,755)	155	(23,425)
Transfers between funds	4	-19,533	19,533	-	-
Total funds brought forward		47,385	104,340	151,725	175,150
Total funds carried forwards		40,762	111,118	151,880	151,725

There are no recognised gains or losses other than those reported on the Statement of Financial Activities. All activities are classed as continuing. The notes form part of these financial statements.

Balance sheet as at 31 December 2024

		Unrestricted 2024	Restricted 2024	Total 2024	Total 2023
Current Assets	Notes	£	£	£	£
Debtors	6	8,260	10,944	19,204	7,116
Cash at bank and in hand		47,067	100,174	147,241	149,317
Current Liabilities					
Creditors: amounts falling due within 12 months	6	14,565	-	14,565	4,709
Net Current Assets		40,762	111,118	151,880	151,725
Net Assets		40,762	111,118	151,880	151,725
Funds				40,762	47,385
Unrestricted funds				111,118	104,340
Restricted funds					
Total funds				151,880	151,725

The notes form part of these financial statements.

The financial statements were approved by the Board of Trustees on *Wednesday 13th August 2025* and were signed on its behalf by:


..... Richard Potter


..... Steve Marshall

Notes to the financial statements
For the year ending 31 December 2024

1. Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment	25% straight line
------------------------------	-------------------

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Estimates and judgements

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements.

Notes to the financial statements

For the year ending 31 December 2024

Note 1: Income analysis

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
Donations and legacies	£	£	£
Corporate donations	11,542	42,510	54,052
Individual donations	154,553	67,520	222,073
Grants	12,200	111,005	123,205
Total donations and legacies	178,295	221,035	399,330
Other income			
Sundry income	3,235	-	3,235
Total other income	3,235	-	3,235
Total income	181,530	221,035	402,565

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
Donations and legacies	£	£	£
Corporate donations	6,385	45,886	52,271
Individual donations	134,847	65,717	200,564
Grants	11,675	110,904	122,579
Total donations and legacies	152,907	222,507	375,414
Other income			
Sundry income	4,189	-	4,189
Total other income	4,189	-	4,189
Total income	157,096	222,507	379,603

Notes to the financial statements
For the year ending 31 December 2024

Note 2: Cost of raising funds

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	£	£	£
Fundraising events	15,173	-	15,173
Office costs	1,650	-	1,650
Staff costs	74,153	-	74,153
Overheads (office and premises, professional fees)	3,862	-	3,862
Total expenditure	94,838	-	94,838
	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Fundraising events	12,721	-	12,721
Office costs	3,826	-	3,826
Staff costs	63,498	-	63,498
Overheads (office and premises, professional fees)	2,080	-	2,080
Total expenditure	82,125	-	82,125

Notes to the financial statements
For the year ending 31 December 2024

Note 3: Charitable activities

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	£	£	£
Funding provided for Temwa Malawi	13,931	189,203	203,134
Charitable activities in the UK:			
Management and administration	59,852	3,783	63,635
Technical support	-	40,804	40,804
Total expenditure	73,783	233,790	307,573
	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Funding provided for Temwa Malawi	15,925	205,401	221,326
Charitable activities in the UK:			
Management and administration	54,780	4,704	59,484
Technical support	-	40,093	40,093
Total expenditure	70,705	250,198	320,903

**Notes to the financial statements
For the year ending 31 December 2024**

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Transfers	Closing balance
	£	£	£	£	£
Agriculture, forestry & food fund	44,767	64,462	71,763	3,000	40,466
Carbon balance fund	10,848	44,372	44,566	-	10,654
Education fund	4,829	46,721	28,351	-	23,199
Health fund	42,849	61,480	75,239	-	29,090
Vehicle fund	651	-	-	-	651
Community centre fund	-	-	3,900	3,900	-
Water irrigation pumps fund	-	4,000	7,000	3,000	-
Other funds	396	-	2,971	9,633	7,058
Total restricted funds	104,340	221,035	233,790	19,533	111,118
Unrestricted funds	47,385	181,530	168,620	(19,533)	40,762
Totals	151,725	402,565	402,410	-	151,880

During the year, £19,533 (2024: £nil) was transferred from unrestricted funds to restricted funds, in order to prevent a deficit in some individual funds.

Note 5: Staff remuneration

	2024	2023
Staff costs	£	£
Salaries	135,871	138,820
Social security costs	5,157	3,832
Pension contributions	4,054	4,244
Total staff costs	145,082	146,896
Number of full time staff employed	2	1
Number of part time staff employed	5	7

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £30,206 in 2024 (2023: £25,569).

No Trustees remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the years ended 31 December 2024 or 2023.

**Notes to the financial statements
For the year ending 31 December 2024**

Note 6: Analysis of debtors and creditors

Debtors	2024	2023
Debtors: amounts falling due within one year	£	£
Trade debtors	12,116	3,017
Other debtors	7,088	4,100
Total	<u>19,204</u>	<u>7,117</u>

Creditors	2024	2023
Creditors: amounts falling due within one year	£	£
Taxation and social security	3,253	2,309
Other creditors	11,312	2,400
Total	<u>14,565</u>	<u>4,709</u>

Note 7: Related party transactions

In the year ended 31 December 2024, there were related party transactions totalling £157,548 (2023: £221,324) of funding provided to Temwa Malawi.

Notes to the financial statements
For the year ending 31 December 2024

Note 8: Statement of Financial Activities prior year

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Income from:			
Donations and legacies	152,907	222,507	375,414
Other income	4,189	-	4,189
Total income	<u>157,096</u>	<u>222,507</u>	<u>379,603</u>
Expenditure on:			
Raising funds	82,125	-	82,125
Charitable activities	70,705	250,198	320,903
Total expenditure	<u>152,830</u>	<u>250,198</u>	<u>403,028</u>
Net income /expenditure	<u>4,266</u>	<u>(27,691)</u>	<u>(23,425)</u>
Net movement in funds	4,266		(23,425)
Transfers between funds	-	(27,691)	-
Total funds brought forward	<u>43,119</u>	<u>-</u>	<u>175,150</u>
Total funds carried forwards	47,385	132,031	151,725

Note 9: Balance sheet prior year

	Unrestricted 2023	Restricted Funds 2023	Total 2023
	£		£
Current Assets			
Debtors	4,101	3,016	7,116
Cash at bank and in hand	47,994	101,323	149,317
Current Liabilities			
Creditors:	4,709	-	4,709
Amounts falling due within 12 months			
Net Current Assets	<u>47,385</u>	<u>104,339</u>	<u>151,725</u>
Net Assets	<u>47,385</u>	<u>104,339</u>	<u>151,725</u>
Funds			
Unrestricted funds			47,385
Restricted funds			104,340
Total funds			<u>151,725</u>

TEMWA UK

England & Wales - Charity number 1185889

Accounts

TEMWA REPORT AND ACCOUNTS 2023



**TEMWA**
WHEN COMMUNITIES COME TOGETHER

Registered charity no: 1185889

CONTENTS

- **When Communities Come Together: Our Approach**
- **Our Community Programmes**
 - **Community Agriculture and Forestry**
 - **Community Health**
 - **Community Education**
- **Communities Coming Together**
- **Looking Forward Together**
- **Trustees' Annual Report and Accounts**

INTRODUCTION

We are pleased to present Temwa's Annual Report for 2023, when Temwa celebrated its 20th year of bringing communities together to create lasting change in Nkhata Bay North, Malawi. For two decades, Temwa has been empowering communities in remote, rural areas in northern Malawi to end poverty and transform their futures. Our supporters in the UK celebrated our anniversary with us, and continued to fundraise so we could expand our impact overseas.

As we marked our 20 year anniversary and celebrated all that we have achieved to date, 2023 continued to present challenges amid the cost of living crisis in the UK and rapidly rising inflation in Malawi, compounded by a devaluation of the Malawian Kwacha. Extreme weather conditions in Malawi, including one of the most powerful cyclones on record, led to dangerously low crop yields and created challenges for our team in Malawi when implementing our vital projects.

Despite these challenges, with your support, we were able to continue with our life-saving work. We are proud to say that we have not only met our targets, but exceeded them in many areas. Here are just some of the achievements that your funds enabled during 2023:

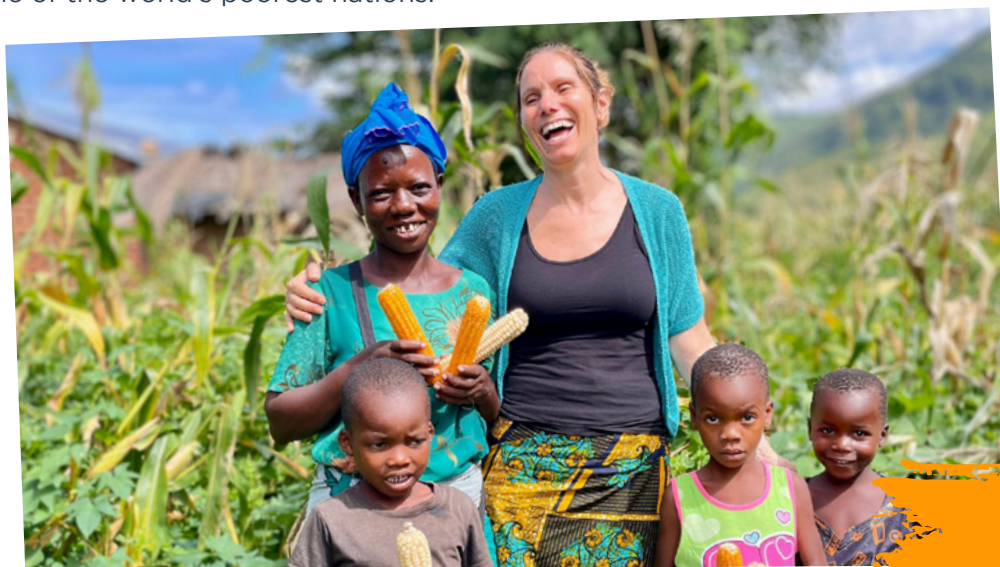
- **We brought water, sanitation and hygiene support to two incredibly remote villages, enabling another 2,832 people to access safe, clean water.**
- **24 Farmer Groups grew their business capacity, providing economic benefit to 327 households.**
- **We launched 3 new Farmer Field Schools from which 73 farmers successfully graduated.**
- **Our Temwa Carbon Balance scheme and tree-planting project expanded with 33,542 trees out-planted and over 53,500 new tree seedlings successfully raised ready to be planted in 2024**
- **Over 1,800 children attending Temwa's Reading Camps improved their school performance.**
- **We supported 18 outreach clinics so that some of the most remote communities could access HIV testing.**

In the UK, the support from local businesses, individuals, trusts, foundations, artists, and our Carbon Balance supporters has been crucial amid a challenging funding climate for charities this year. Thank you for enabling Temwa to sustain our life-changing work.

Looking ahead, we will strengthen partnerships with community members and governance structures. Upcoming initiatives include new community-driven projects like a preschool education programme and a sexual and reproductive health project for youth in Nkhata Bay North. We are committed to enhancing household and community resilience to climate shocks and improving access to safe water and sanitation.

As we celebrate Temwa's impactful two decades, we remain dedicated to responding to community needs. As we look to the future, our ambition is to grow our funding and expand our efforts in transforming lives in one of the world's poorest nations.

Jo Hook
Co-Founder and
Managing Director





**WHEN COMMUNITIES
COME TOGETHER:
TEMWA'S APPROACH**

WHEN COMMUNITIES COME TOGETHER: TEMWA'S APPROACH



Nkhata Bay North is an extremely isolated and poor region in northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat, and consequently are often neglected by limited government services. The majority of people find it difficult to access education, healthcare, jobs, and markets. Temwa's unique approach, based on almost 20 years' experience, centres around our belief that communities coming together is the only way to sustainably address problems faced by communities such as those in Nkhata Bay North.

The Temwa Community Driven Approach (TCDA) invests the communities in all our work from the outset. By empowering them to help originate, deliver and build-on our activity, it enables us to amplify the impact of our programmes. TCDA has three main threads:

- **Helping communities define their own priorities and strategies**

Temwa Malawi uses their community development expertise to facilitate village-level conversations that help communities identify current challenges, collective goals, and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups like women, young people, and people living with HIV and AIDS. We do not start a new project unless there is community commitment and community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects are needed and can be sustained by communities.

- **Recognising the interlinked nature of development challenges**

We have learnt that, in an area as poor as Nkhata Bay North, a narrow approach focused on only one sector cannot help the most vulnerable households improve their situation. For example, improving access to education will not work if poor harvest yields leave children hungry, or poor sanitation makes them ill. Temwa takes a holistic approach, supporting communities to identify the root causes and interlinked nature of the challenges that they face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

- **Building the capability of local leadership**

Area and Village Development Committees are locally elected bodies with a mandate to implement local development strategies and have a formal say in local government decision-making, including funding. All of our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level, they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each structure. Supporting Area and Village Development Committees is central to our exit strategy - by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH TO SECURING BETTER HEALTH OUTCOMES

An integrated development approach is crucial for sustainable national progress, addressing health, education, and economic growth. Access to safe water, sanitation, and hygiene (WASH) improves health, education, productivity, and economic growth. Enhancing WASH services, providing HIV/AIDS care, and combating poverty are essential for helping individuals reach their potential.

In Malawi, rising inflation is worsening food and income insecurity, and endangering national health. In 2020, about a third of new HIV infections were among young people aged 15-24, highlighting the country's youth and health challenges. Nkhata Bay North faces high rates of diseases like HIV, malaria, cholera, and intestinal parasites, exacerbated by geographical isolation and inadequate sanitation and health services.

UNICEF reports that in rural Malawi, 26% of households lack access to clean drinking water, 45% lack basic sanitation, and 72% lack handwashing facilities. Climate change exacerbates these WASH challenges, increasing disease risk.

Societies flourish with a healthy population, achieved through access to safe water, good hygiene, and basic sanitation, leading to better education, productivity, and economic growth. Enhancing WASH services, offering comprehensive HIV/AIDS care, and addressing poverty are crucial for individuals to reach their full potential. Through our Health Programme, Temwa utilises health communication as an approach to ensure hard to reach vulnerable communities are equipped with adequate information to make informed choices to improve their health outcomes. Individual and societal change towards norms, beliefs and attitudes deemed harmful is crucial to effect positive change.

Our interlinked approach demonstrates that an improvement in WASH infrastructure can reduce disease burden which, in turn, facilitates reduced pressure on the health systems, while providing a healthy workforce that is needed to build a society, thereby improving the economic status of households. Improved economic status of households ensures that children stay in school and are better equipped to achieve their life potential as adults, thereby breaking the cycle of poverty. Malnutrition is a common issue amongst People Living with HIV (PLHIV); hence the need to raise awareness on good nutrition and healthy lifestyle. This health issue is often exacerbated by diarrhoea from poor WASH conditions. Temwa raises awareness on good hygiene practices amongst PLHIV to avoid diseases that can interfere with their treatment.

In 2023, Temwa worked with 5 health facilities to introduce index testing, which traces the exposed contacts of individuals who have tested positive for HIV. We raised awareness in communities to provide accurate information to help reduce stigma and increase demand and access to HIV services, while taking health services to more rural communities through our outreach clinics. We worked with two communities to disseminate information on WASH best practices, trained community-selected WASH committees to take a lead role in enforcing WASH best practices at household levels while also selling water filters at a very subsidised rate to generate funds to resolve any WASH-related issues within their communities.





WHEN COMMUNITIES COME TOGETHER

FARMING FUTURES PROJECT



FETELEZA WAMBULA
KUNANGA NTHAKA



ULIMI NGA
BIZINEZI



ULIMI WAKU
HAZIKIKA



KUGWILISKA
NDALAMA
MWAKWENE



ULANGIZA
WANYENGO



KUKHONZA
NYENGO



OUR COMMUNITY PROGRAMMES

COMMUNITY AGRICULTURE AND FORESTRY PROGRAMME

In 2023, Malawi lost 20,300 ha of natural forest, which is equivalent to 10.4mt of CO2 emissions (Global Forest Watch). Recent droughts and floods in Malawi are clear evidence of a climate crisis. These events have disrupted farming seasons and lowered agricultural productivity resulting in severe hunger crises. The dependency on forests as a source of energy and livelihoods is a common means of survival but these short-term solutions to combat food and income insecurity end up having a detrimental impact on the environment.

Nkhata Bay is a farming community where 92% of the land is under smallholder farming and 45% of the population lives in poverty (Nkhata Bay District Council Socio- Economic Profile 2017-2022). Temwa's agriculture and forestry programme supports local communities in Nkhata Bay North in their efforts to develop community-wide sustainable natural resources management and resilience while also improving food and income security. We improved the climate resilience of vulnerable households by restoring degraded lands, creating forest-friendly livelihoods, and supporting the sustainable use and management of local natural resources.

In 2023, we continued our partnership with local governance structures to enforce bylaws and adequately conduct forest patrols. Communities increased their resilience to climate shocks through sustainable agricultural farming, built capacities to provide alternative sources of livelihoods for themselves, established 5 individual tree nurseries as well as 1 community nursery and 1 in Usisya Demonstration Garden, along with fruit trees orchards in 3 communities and fruit tree nurseries in 2 schools. We worked with communities to build and harvest beehives, while also protecting woodlands and forests.

Highlights



24 farmer groups with 327 members received tailored business support, including marketing and branding, and market access.



33,542 trees were planted and over 53,500 new tree seedlings raised ready to be planted in 2024.



3,500 people attended awareness events demonstrating alternative farming methods and their benefits.



COMMUNITY AGRICULTURE AND FORESTRY

Improved food security for vulnerable households

Through sustainable agriculture, Temwa is supporting communities to meet their immediate needs while also conserving the environment's ability to sustain future generations. Temwa's innovative and participatory approach to agriculture extension and rural education improves food security for vulnerable households through sustainable agricultural practices (SAP). In 2023, we trained 73 farmers in rural Nkhata Bay North to develop a locally tailored curriculum through the support of the District Agricultural Office. These curricula provide farmers with practical knowledge and skills on SAP that can be applied in their own farming practices as well as to manage natural resources. Farmers have been trained to diversify crop production to include winter cropping, ensuring year-round crop yield. Of the 73 trained and graduated farmers, Temwa will support 60 with materials to train a further 3 or more peers in the full curriculum the next year, enabling them to build the capacity of other interested farmers in one or two aspects of the curriculum. The Usisya and Honga demonstration gardens continue to provide communities with opportunities to learn about crop diversification to reduce the heavy reliance on maize, while making and using organic manure and pesticides rather than chemically-based ones.

Increased income from climate-adaptive livelihoods

Temwa's holistic approach – a consequence of our TCDA methodology – improves community understanding of the negative impact of deforestation and unsustainable practices, while ensuring the protection of newly planted and existing trees. In 2023, we held practical campaigns that demonstrated the positive impact of sustainable farming practices and adoption of climate adaptive livelihoods. Subsequently, we have worked with 21 self-organised farmer groups to increase income and food security by providing tailored support according to their individual stages of operation - from increasing their harvest to supporting in marketing and branding their products.

Restored degraded forests being used sustainably by community members for improved livelihoods.

In Nkhata Bay North, agriculture sustains over 90% of the population but is now threatened by climate change, resulting in low crop yields, floods, and droughts, exacerbating poverty. Temwa works with communities to build resilience through forest restoration, halting land degradation, and promoting sustainable natural resource management. We provide training in beekeeping, mushroom harvesting and growing cash crops. We support local government structures to promote sustainable practices. Temwa's reforestation efforts included planting 33,542 agroforestry and water-retaining trees, as well as planting 5,000 fruit trees, restoring 26 hectares of degraded land, and establishing 7 individual and 4 communal woodlands. We installed 30 beehives to support livelihoods and protect forests. Our work also supported 2 schools, 40 households, 7 Village Natural Resources Management Committees (VNRMC), and 8 Village Development Committees. We supported VNRMCs to enforce by-laws and conduct forest patrols. An assessment of trees planted in 2022 showed a 99% survival rate due to careful management.

COMMUNITY STORIES

Pigs helping to grow crops!

Lucia has been benefiting from livestock pass-on under the Farming Futures project. She lives in Denthema with her husband and three children who she supports through small-scale farming. They struggled to expand their production without enough income to buy the necessary seeds, fertilisers, and pesticides.

Since she joined a pig livestock group, she has been benefiting from the pig manure that fertilises her maize and beans crops. As a result, she has seen an increase in crop production, meaning she will be able to sell the surplus for an additional income. Lucia hopes to use this income to maintain her house and pay her children's school fees.

Lucia says she is not the only one who has seen the benefits of joining the group: "There has been increased crop productivity in most of the community members due to manure production".



The next generation of tree-planters

Temwa has been getting local schools involved in our tree-planting efforts. In 2023, fruit tree orchards were established at Kaulasisi Primary School and Mgzola Primary School with 1,250 seedlings distributed to each including mangos, avocados, and guavas. Polythene tubes were also distributed to protect the seedlings as they grow.

The orchards will improve the children's nutrition, while the communities around the school are also expected to benefit from the fruit tree seeds which will be multiplied in the orchards. The income from selling the fruit will be reinvested into the school funds, to help support uniform costs, building school facilities, and the feeding programme.

Temwa has now trained the schools to establish governance structures and participating households on the proper management of fruit orchards. The schools have agreed to select a committee that will be responsible for the fruit trees, and they agreed to hire a watchman to protect them. The schools are now able to collect seeds to keep expanding their orchards.



COMMUNITY HEALTH

Research has shown that poverty increases the chances of poor health. Children born to parents living in poverty are more likely to have low birth weight and less likely to survive the first years of life. Living in poverty makes it harder for people to make the right choices, and manage their health well. This, in turn, increases ill health, drives inequality in health outcomes and increases the use of public services which, in most countries in the global south, are already inadequate or non-existent.

With 63% of Malawi children living in poverty and 70% of the population living below the income poverty line (UNICEF). Malawi ranks as one of the Least Developed Countries (LDC). Nkhata Bay has high levels of HIV cases, and is also plagued by high rates of illnesses such as malaria, cholera, intestinal parasites. Due to inadequate sources of clean and safe water outlets in Nkhata Bay North, heavy reliance on open sources of water for household use, drinking and bathing means that incidents of waterborne disease are rife in the area.

Temwa supports communities to understand the linkages between unsafe water sources and waterborne diseases. We support communities in reducing disease prevalence by strengthening the health systems, creating demand for these services and increasing access to, as well as the provision of, primary health services. In 2023, we held awareness-raising activities to improve communities' understanding of best practices to combat WASH-related diseases. Our capacity building of WASH committees in the 2 target villages enabled them to take lead roles in improving community knowledge and adoption of these best practices. We also built the capacity of 50 healthcare workers in 5 Health Centres in NBN, improving the quality and provision of HIV/AIDS control services within the communities.

Highlights



2,832 people gained access to clean water in their homes in 2023 - and 13,146 people since Temwa's WASH project started.



Health centres recorded a decrease in those reporting new STIs from 55% to 25%.



Temwa conducted 18 HIV outreach clinics to remote, rural areas, including 7 clinics in brothels with sex workers.



REDUCED HIV PREVALENCE RATE IN NKHATA BAY NORTH

With our Provider Initiated Counselling and Testing HIV project, Temwa ensures that communities in Nkhata Bay North are able to access essential primary health services along with free HIV counselling and testing services. These are services which the majority of the community members would not otherwise have access to due to the wide geographical spread of the communities and their distance from health centres.

Our HIV project aims to further reduce the prevalence rate of HIV through interventions that have enabled increase in adoption of HIV and AIDS control methods within the communities and strengthened HIV control services at the 5 local health centres. Temwa improved communities' understanding of HIV and AIDS to enable them to make informed decisions about their health. We reached an estimated 20,000 people with clear, accurate information through our monthly community radio programmes. The programmes provided avenues through which health professionals, persons living with HIV and local governance members disseminated vital information that will help reduce stigma and encourage a positive, healthy lifestyle. Through drama for development, we also provided more HIV counselling and testing opportunities in an engaging way to 1,500 members of the communities.

In 2023, through our partnership with the District Health Office, we facilitated the HIV counselling and testing of 1,281 people through 18 outreach clinics, including 7 clinics held in brothels for at-risk groups (sex workers), and for hard to reach areas of Nkhata Bay North, some with a 24 km walk to the nearest health centre. We facilitated training for 50 healthcare workers in all the 5 health centres. The training equipped the healthcare workers with skills to conduct index testing and contact tracing, enabling contacts of HIV- positive individuals the opportunity for free testing in order to reduce transmission.

Reduced Prevalence of WASH related diseases in Nkhata Bay North.

In Nkhata Bay North, heavy reliance on contaminated open water sources leads to widespread waterborne diseases, worsened by poor sanitation, hygiene, and healthcare services. Individuals and the government have a huge role to play to ensure adoption of recommended WASH best practices, and access to adequate supply of safe and clean water to prevent waterborne diseases. Temwa's WASH project aims to create safer and healthier communities by promoting WASH best practices, providing clean water and sanitation, and building communities' capacity around health service provision. In 2023, Temwa provided water filters to 472 households (approximately 2,832 people), 3 schools, and 1 preschool in the Joloti and Yepe communities. The Yepe community used the funds generated from the sale of water filters to start building an under-5s clinic (a service that was at the time being provided under a tree), and Joloti constructed a borehole to provide safe, clean water for the community to complement the use of the water filters.

Following the building of demonstration latrines, by the end of 2023, 80% of Joloti and Yepe households had access to a latrine in their homes - latrines constructed by the households themselves. According to the Malawi DHIS2, 2021-2023 records for Ruware Health Centre, which serves both Joloti and Yepe, indicate that the proportion of children aged below 5 treated for diarrhoea decreased from 33% to 12% in 2023, while dysentery cases went down from 92 to 64 in 2023. Cases of waterborne disease in Joloti reduced from 27.6% to 7.1% and Yepe from 27.3% to 11.9% by the end of our intervention in 2023.

COMMUNITY STORIES

Providing vital healthcare to the most remote communities

Deborah Chirwa, aged 24, lives in Sanga with her husband and two children, aged 6 and 1. She says “As a woman with kids, I had difficulties when it came to accessing health services.” Most women she knows walk 24km to the nearest health centre. As a result, pregnant women and women with young children often do not access services at all.

This year, Deborah’s community chief reached out to Temwa for support in providing outreach clinics facilitated under Temwa’s HIV project. Now, she is able to access outreach clinic services on a monthly basis. “My first born child has managed to access all under 5 services which I know will be the same for my second child”.

She says that mothers are attending these clinics in large numbers, and they are able to track their children’s health through frequent advice and guidance from health providers. By improving access to STI preventive measures including condoms, Temwa is helping reduce cases of STIs including HIV. “I would like to thank Temwa for this outreach clinic initiative, because it does not only benefit our children but as women we are able to access other health services”.

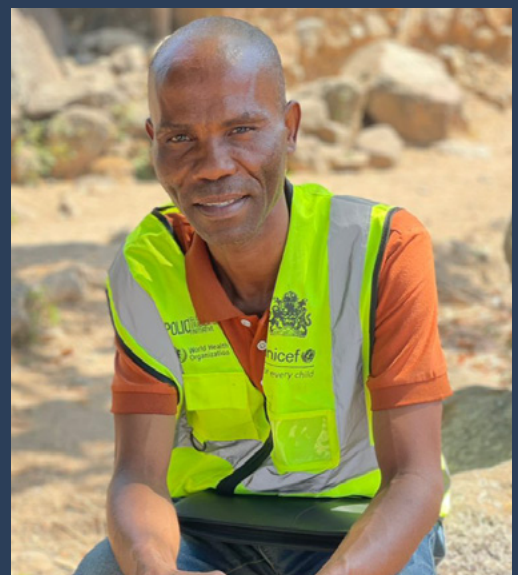


A community empowered to create change

Makoka Mkandawire is a Health Surveillance Assistant who lives in Yepe with his wife and 4 children. In early 2022, Ruarwe Health Centre recorded staggeringly high cases of cholera in Yepe. As a result, Temwa began implementing the project in the area.

Now, Makoka has seen that awareness of WASH best practices has increased, water filters have been distributed to the community and the number of households using latrines has increased. Makoka says that the community has been empowered to make their own changes to the community: “Yepe is now mobilising resources on top of the money raised from the water filters to construct an under-5s clinic”.

Having seen the changes in his community, Makoka says they are going to continue to work to boost the reduction of waterborne diseases. “Temwa works differently from other organisations. Before I did not understand the approach but seeing the mindset change in people of Yepe, I would like to thank Temwa for that”.



COMMUNITY EDUCATION

Two thirds of children in Malawi do not complete primary education. The completion rate declines further for Junior Secondary level to 23%, and drops to 15% for Senior Secondary level (UNICEF, 2022). Additionally, only 19% of children aged 7-14 have foundation reading skills and only 13% have foundation numeracy skills (UNICEF, 2022). These data show that, despite the introduction of compulsory free access to basic education, which has brought about high enrolment numbers since 1994, issues of low retention and equal access still persist. With an adult literacy rate at 65.7%, in a population of 19.8 million, 3.8 million people are illiterate (Countrymeters.info). The Malawi National Education Policy 2016 recognises that Early Childhood Development (ECD) and Early Childhood Education (ECE) are critical foundations for further education. ECD receives the smallest share of the total education sector budget, averaging 4% between 2019-23 (UNICEF, 2023)

Malawi's education sector is plagued with inadequate funding leading to high student-teacher ratios, scarce education materials, and poor infrastructure. In Nkhata Bay North, this situation is exacerbated by the geographical isolation, extreme poverty, and inadequate education officials. Access to early childhood education for 3-6 year olds in Malawi is very limited, as poverty remains one of the proven barriers to education in Nkhata Bay North. Formal education in these formative years is crucial in shaping a child's future accomplishment. A lack of it, therefore, reduces the potential for adequate development of their cognitive skills, social and emotional development, as well as economic and social attainment, thereby driving them deeper into poverty as adults.

To address these issues, we partnered with the District Education Office and schools to provide access to extra lessons for primary school pupils, early childhood education for under 6s, and secondary school education to gifted but vulnerable students.

Highlights



1,692 Reading Camp participants improved their literacy skills- with 3,330 people attending our Spelling Bees, where Reading Camp learners demonstrated their improved literacy skills. 53% of the learners were female while 47% were male.



84% of the secondary school bursary students reached an average pass mark in their exams.



13,582 books were delivered to primary and secondary schools and the Usisya Community Library, including educational books, fiction books, dictionaries, encyclopaedias.



COMMUNITY EDUCATION

Improved reading and writing skills

Nkhata Bay North is home to rural and geographically isolated communities. This means that access and proximity to basic livelihoods and education options is scarce. 45% of households live in poverty and access to education is unfortunately still a privilege rather than a right. Provision of household food and income are often prioritised over everything else, including education. In August 2023, Temwa concluded our three-year Community Literacy project that aimed to improve literacy in the communities, with a particular focus on learners in 10 selected primary schools. The project promoted and facilitated reading camps for primary school pupils, where they were given extra classes to improve their reading and writing skills in English, Chichewa and Tumbuka. 81% of regular reading camp attendees achieved the oral reading frequency for Early Grade Reading Assessment. Our final evaluation showed that community participation doubled in the three years, with parent participation in the children's learning activities increasing from 50% at baseline to 90% at the end of the three years. The project also supported 3 Village Reading Groups, providing literacy and mentoring support to 34 young women. At the end of the project, 80% of the reading camps were expected to continue, being managed by the community themselves through the 48 volunteers trained by Temwa.

Improved library services.

In 2023, we continued our partnership with 10 schools to provide their libraries with much-needed reading materials, providing a total of 8,200 books to primary and secondary schools as well as the Usisya Community Library. The library fostered community learning, attracting 3,336 visitors (48% women), including 1,492 primary school children seeking a quiet study space and reading resources. Additionally, we trained 6 people in computer literacy, with 91 visits made to use the computers.

Increased access to secondary education for disadvantaged youth

Temwa's bursary scheme aims to address the inequity in the education system. Access to free basic education ends at primary school; hence for communities whose lifestyles are already hindered by poverty, the ability to access funds for secondary school fees and associated cost is not possible. Temwa partners with the 4 secondary schools in Nkhata Bay North to provide financial and material support to vulnerable but gifted students through payment of school fees, school uniforms, learning materials and mentoring support. In 2023, we supported 25 students (14 girls) to achieve their dreams of completing secondary education. They would not have attained these aspirations without Temwa's support. Through a housing facility built by Temwa, Usisya Community Secondary School was able to provide accommodation to 40 girls. Through the scheme, Temwa also provided school uniforms and writing materials, as well as hygiene products for these 40 girls to ensure they do not miss school due to lack of sanitary products.

Early Childhood Development initiative

In response to low retention and limited literacy skills in primary schools, Temwa launched an Early Childhood Development (ECD) project towards the end of 2023 to improve education for young children. Temwa's Situation Analysis found only 20 preschools serving over 60 villages, with 30% of children lacking access. Additionally, 80% of caregivers were untrained, and 60% lacked basic qualifications.

This three-year project aims to support 30 community-led preschools, reaching 3,000 children aged 3-6, providing them with a formal education before attending free primary school. The ECD project will train 90 caregivers, with support from the Nkhata Bay District Education Office, and provide essential materials like books, toys, furniture, and chalkboards.

COMMUNITY STORIES

Hannah is flourishing in Mr Chizembe's class thanks to the Reading Camps

Mr. Alexander Chizembe teaches at Nthembo Primary School, located in Usisya. Mr Chizembe teaches pupils in Standard 5. At present, he has a total of 79 students, including 20 who have previously participated in Reading Camps.

According to Mr. Chizembe, students who have attended Reading Camps tend to excel in both English and Chichewa compared to their peers. The camps focus on promoting children's confidence in reading and writing in both languages.

One notable student, Hannah, was able to attend a reading camp for the past three years. Mr. Chizembe speaks highly of her, describing her as exceptionally sharp and confident. Mr Chizembe states "this background has set her apart from her peers, and in her transition from standard 4 to 5, Hannah ranked among the top 10 students", securing the 8th position out of the 79 learners in Mr. Chizembe's class.



Gladys is looking towards her bright future

"I thank Temwa for bringing me back to school, my life would not have been as clear as it is now."

Gladys lives with her grandmother and four cousins in Chikwina. Gladys lost her parents at a very young age so she does not have anyone to pay her school fees for her, unlike her cousins whose parents are able to provide some support.

Without a secure way of paying the school fees, Gladys dropped out of school to help her grandmother who was struggling to support the family with her maize farming. Gladys' absence raised concerns with the school's headteacher, Mr Zimba, who had heard of Temwa's Bursary Scheme.

Since Temwa's support, Gladys has been able to attend secondary school and her grandmother is able to focus on supporting the family. Gladys knows that she will have a bright future as she is back in school. She previously found that the lack of school books and school shoes impacted her ability to enjoy and perform well in school, so Temwa is now providing these.

Gladys now would like to finish school to become a nurse or a teacher, so that one day she will be able to support her grandmother and cousins.





**COMMUNITIES
COMING TOGETHER**

COMMUNITIES COMING TOGETHER TO ACHIEVE GREAT THINGS!

Temwa's achievements benefit from the unwavering support of our UK supporters, whose boundless generosity, dedication, and exceptional fundraising efforts consistently surpass our expectations.

Throughout another demanding year, amidst challenges faced by many, businesses, grant-makers and individuals continued to contribute crucial funding, in-kind donations, and countless volunteer hours essential to sustaining Temwa's vital work. We extend our heartfelt gratitude to each and every one of you. Below are just a few of the 2023 fundraising highlights: You helped us raise over 53,500 new tree seedlings...

by supporting our Temwa Carbon Balance scheme to balance your household, workplace, travel and organisational carbon emissions.

You took on amazing feats...

by abseiling down the Avon Gorge, trekking for Temwa, running half marathons, bidding on our Mountain Bike Auction and taking on a cycling challenge. You were all truly inspirational!

You organised your own events...

from a silent auction, walking the length of Hadrian's Wall to taking part in your own company fundraising....you took up the challenge to raise money for Temwa.

You showed your commitment...

by signing up or continuing as one of our highly valued monthly donors. You provided Temwa with a crucial steady income stream that enables us to plan for the future.

You celebrated with us..

at Temwa's 20th Anniversary Christmas Dinner held once again at the incredible Mount Without venue in Bristol and bought raffle tickets and balloon prizes, as well as bidding on our fantastic auction to win amazing gifts kindly donated by local businesses.

You had double the impact...

by donating to not one, but two Big Give Appeals throughout the year, with matched funding from our generous donors which helped raise over £35,000 to support our health work and tree planting activities in Malawi.

You volunteered...

at home, in the office, at events and festivals, on our Board of Trustees, or as one of our Temwa Ambassadors. By giving up your time and energy to Temwa, you really are making a difference and helping us reach even more people.

So THANK YOU to you ALL from the entire Temwa team!



COMMUNITIES COMING TOGETHER

Finally, we would also like to say a special thanks to some of our key individual, corporate, and trust and foundation funders and partners who provided us with support and donations during the year including:

Geoff Hall
Hugh Herzig
Jamie McCoubrey
Martin Collins
Pete Spurr
Sarah Dent
Tony Johnson
Affinity Workforce
Alexander May
AWW-UK
Bakehouse Factory
Bells Buses Ltd
Bike Park Wales
Clemtech
Delta XML
Ecolibrium
Hepco-Motion
Mad Max Tours
Quirky Campers
Taxi Studio Ltd
Tidal Tales
The Mount Without
V7 Asset Management
Wells Chiropractic and Osteopathy Centre
Aspen Trust
Austin Bailey Foundation
Big Give Trust

Bottletop Foundation
Casey Trust
Charles Hayward Foundation
Coles Medlock Foundation
**Educational Opportunity Foundation
(Formerly BFSS)**
Eleanor Rathbone Charitable Trust
Gilchrist Educational Trust
Henhurst Charitable Trust
John and Susan Bowers Trust
Manglibai Haridas Khiara Charitable Trust
Mercury Phoenix Trust
Merriman Charitable Foundation
MJB Charitable Trust
M.O.C Charitable Foundation
Nick Webber Trust
Oakdale Trust
Paradigm Norton Trust
Pat Newman Memorial Trust
Peter Stebbings Memorial Charity
Sisters of Mercy of the Union
SMB Charitable Trust
Souter Charitable Trust
St Mary's Charity
St Peter' Aid for the Needy
T & J Meyer Family Foundation



LOOKING FORWARD TOGETHER

Moving into 2024, Temwa will continue to adapt, both here in the UK and overseas in Malawi, in order to navigate through these continuing challenging times, with the ongoing effect of the climate crisis and impacts of global inflationary rises.

There is a strong demand to expand all of our projects so we will be looking to increase funding in the coming year to help meet the needs of as many community members as we are able to.

We will build upon our past programme and fundraising successes. We will support our staff and volunteer teams in the UK and Malawi to help them grow in their roles at Temwa whilst delivering a high standard of work.

In line with Temwa's Community Driven Approach, we will continue to work with local governance structures in Malawi. Our support will help strengthen their autonomy and expertise in development, advocacy and accountability to deliver basic services and support to the people they represent. Our aim is for these structures to model good practice for neighbouring villages.

With the increasing climate and economic shocks, our programme focus will be on strengthening household and community resilience in Malawi through sustainable livelihoods. In the UK, individuals and businesses will have the opportunity to balance their carbon emissions through our holistic reforestation scheme. We will also expand our work to improve community literacy, stigma-free HIV testing and counselling, and work with new communities on an expanded water, sanitation and hygiene project.

In both the UK and Malawi, we are working to build new partnerships with specialist NGOs and donors to help make this change happen.

We hope that you can continue to support us on this journey. Fundraise, Give, Volunteer, Partner, and Transform Lives with Temwa. Great things can happen when communities come together!



Get in touch

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info@temwa.org

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TRUSTEES ANNUAL REPORT & ACCOUNTS

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Objectives and activities

Objects for communities, individuals and families in rural areas of Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness in particular but not exclusively through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

In order to meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see ‘Structure, Management and Governance’ below). The charity’s activities are led by our vision, which is of **“thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively.”**

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

Agriculture and forestry. The charity supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage the charity has supported direct supply of staple foods.

Health. Our health work includes support for communities and individuals affected by HIV and AIDS; water and sanitation initiatives such as supply of water filters and hygiene education and other health awareness and education based on community needs.

Education. Our education work supported improvement of community literacy through reading groups, the establishment of preschools, support for libraries and bursary support for children in secondary schools.

Fundraising approach

Temwa UK’s fundraising is carried out in two ways. Firstly, Temwa’s salaried staff carry out fundraising activities including applications to trusts and foundations; approaches to businesses; fundraising events; and appeals for individual donations using social media and conventional media. The charity does not directly solicit donations by cold-calling, door to door appeals or street approaches. Secondly, volunteers carry out fundraising on Temwa UK’s behalf by organising events or taking part in and organising events. These volunteers raise funds by informal appeals to friends, family and colleagues.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

When supporters volunteer to take part in challenge events and carry out fundraising on behalf of Temwa UK, the charity provides guidance and support for them to ensure that fundraising activities are appropriate and effective.

Temwa UK does not use professional fundraisers or external fundraising consultants or services.

Temwa UK did not receive any complaints about fundraising activities in 2023.

Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time.

The charity manages personal data using a Data Protection Policy that is fully compliant with GDPR.

The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

Financial review

2023 saw Temwa UK performing well despite a number of challenging circumstances.

2023 saw good financial performance for the charity despite the continued challenging funding environment we worked in. Total income achieved was £379.6k, which was an increase of £8.4k from 2022.

Grant funding fell slightly from £133.3k in 2022 to £122.6k in 2023 due to the increased competition for funds in this income stream. Temwa continued to focus on the development of a set of well-designed project proposals which were favourably viewed by a range of funders.

Individual giving fell slightly in the year from £210.7k in 2022 to £200.6k in 2023. However there was also a change in the mix of funding with an increase of £20.1k in restricted income and a fall of £7.4k in unrestricted individual giving.

Corporate income increased from £25.9k in 2022 to £52.2k in 2023. This increase was driven by a number of new Temwa Carbon Balance partnerships being secured.

As a result of the increase in total income and an increase in unrestricted income, Temwa UK was able to transfer more money to Temwa Malawi throughout 2023, with total transfers up from £139.1k in 2022 to £221.3k in 2023 (representing an increase of 59%).

There was higher overall expenditure in 2023 - £403.0k compared to £332.4k in 2022. This was due to more money being sent overseas to Malawi as highlighted above, and some small changes in UK and Malawi staff capacity and hours.

Overall the charity achieved a net deficit of £23.4k in 2023, against a 2022 net income of £38.8k. At the end of 2023, the charity had total funds of £151.7k, of which £104.3k was restricted funds and £47.4k unrestricted. The charity therefore ended 2023 with unrestricted funds above the level set in the Reserves Policy (see 'Reserves Policy' below). The increase in restricted funds will allow Temwa to fund higher levels of project activity in Malawi in 2024 than was achieved in 2023.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Going concern

The charity ended the year in a secure financial position with unrestricted reserves sufficient to give confidence that the reserves policy will be met throughout 2023. Income increased in 2023 and expenditure was well managed. The trustees therefore feel confident in the charity as a going concern and this report is presented on that basis.

Reserves Policy

Temwa UK operates under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held and used according to the individual funding agreement under which they were provided.

Temwa holds funds in reserve for two specific reasons:

1. As a long term contingency fund, to allow the charity to uphold its contractual responsibilities if it faces an unexpected event or series of events such that the charity could face closure if effective action is not taken.
2. As designated funds where a project is planned for a specific point in the future, so as to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2023.

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events forces the trustees to take urgent action to avoid the closure of the charity; or to plan for the closure of the charity so that this takes place in a way that is compliant with the charity's own constitution and with charity and employment law.

The charity will aim to hold a long-term contingency fund at least equal to two months' core operating costs for Temwa UK plus two months' core operating costs for Temwa Malawi funded from unrestricted income. Core operating costs are defined for both charities as:

- Total cost of employment for all salaried staff.
- Office rent, utilities and service charges.
- Accountancy and other professional fees.

Reserves held

The Trustees determined that the target level of reserves required by this policy at the close of 2023 was £29.7k. At 31.12.23 the charity held £47.4k as unrestricted reserves. The Trustees judged that it was appropriate to hold this higher level of reserves, as unrestricted funds are expected to fall through 2024 in line with the seasonality of fundraising income. The level of reserves held at 31.12.23 gave the Trustees confidence that the Reserves Policy is likely to be met throughout 2024.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Governance and Management

Public Benefit

The charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met in order to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public.

Temwa UK promotes the development of communities in the district of Nkhata Bay North, Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes.

While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, those impacted directly by the effects of climate change, and those unable to access essential education and health services.

Governance and Management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new Trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational requirements. All Trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with the Council for Non-Governmental Organisations in Malawi (CONGOMA) and the Malawi NGO board as an independent NGO, administered by a Board of Trustees, chaired by Dr CAPS Msukwa. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focuses on fundraising and providing technical support. The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focuses on project development, delivery and reporting, including monitoring and evaluation.

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. For Temwa Malawi, it is important that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Risk Management

The Trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. In order to achieve this, Trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The Trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk.

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular re-forecasting, fundraising pipeline analysis, and fundraising strategy reviews.
- The risk of cash flow issues arising from irregularity of income. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The risk of loss of key staff in the Temwa Malawi team. Salaries have been reviewed and inflationary increases have been granted. Alongside this, support is provided for staff training and development.
- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short-term restricted funds are used to provide bridge funding, enabling long term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place and training is given for all UK and Malawi staff, Trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.
- The risk that Temwa UK's reputation is damaged by incidents of fraud, bribery or corruption within Temwa Malawi. Temwa UK supports Temwa Malawi in carrying out regular policy reviews and internal checks. In addition, Temwa's newly appointed Trustee Board Treasurer Steve Marshall travelled to Malawi in June 2023 to carry out an internal audit and training for finance staff.

Financial management

The trustees aim to secure strong financial management of its finances in the following ways:

1. Quarterly reports are provided to the Board on the overall financial position of Temwa and its financial prospects for the following 12 months.
2. More regular reports are provided to the Board where required.
3. An experienced Finance and Systems Manager manages Temwa UK's finances on a day to day basis.
4. Regular reviews and updates are carried out on systems, policies and procedures to ensure they are fit for purpose.
5. An individual Trustee, Kettie Nhlane, with strong finance experience is assigned the role of Finance Lead on the Temwa Malawi Board which is supplemented by regular review by the Temwa UK office.
6. An individual Trustee with strong finance experience is assigned the role of Finance Lead on the Board. This post is currently held by Steve Marshall, a qualified chartered accountant with senior financial management experience.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 1185889

Company registration number CE019247

The charity's principal office and registered address is:

Temwa
Kambe House
34 Portland Square
Bristol
BS2 8RG

www.temwa.org / info@temwa.org / 0117 287 2892

Trustees during the year and since the year end

Richard Potter (Chair)
Robert Booth (Resigned as Treasurer in September 2023)
Clare Bishop
Sheena Wynne
Jenny Sweby (Resigned in February 2023)
Rob Mamuda (Joined in September 2023)
Steve Marshall (Joined as Treasurer in September 2023)

Bankers

HSBC
27 Gloucester Road North
Filton
Bristol
BS7 0SQ

Independent examiner

Michael Strong FCA CTA
Saffery LLP
St Catherine's
Court Berkeley
Place Clifton
Bristol
BS8
1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by the Charity Commission and Charity SORP.

Funds held as custodian trustee on behalf of others
The charity does not act as a custodian trustee on behalf of any other entity.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales/Northern Ireland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on *14th September 2024*

and signed on their behalf by

Signed 

Date: *18th September 2024*
Steve Marshall, Treasurer

Signed 

Date: *18th September 2024*
Richard Potter, Chair

Temwa UK
Independent examiner's report to the trustees of Temwa UK ('the Charity')
For the year ended 31 December 2023

I report to the trustees on my examination of the accounts of Temwa UK (the Charity) for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Michael Sf*

Name: Michael Strong FCA CTA

Member of the Institute of Chartered Accountants in England and Wales

Address: Saffery LLP, St Catherines Court, Berkeley Place, Bristol, BS8 1BQ

Date: 26 September 2024

**Statement of Financial Activities
For the year ended 31 December 2023**

		Unrestricted Funds 2023	Restricted Funds 2023	Total 2023	Total 2022
	Notes	£	£	£	£
Income from:					
Donations and legacies		152,907	222,507	375,414	369,950
Other income		4,189	-	4,189	1,260
Total income	1	157,096	222,507	379,603	371,210
Expenditure on:					
Raising funds	2	82,125	-	82,125	89,612
Charitable activities	3	70,705	250,198	320,903	242,754
Total expenditure		152,830	250,198	403,028	332,366
Net income /expenditure		4,266	(27,691)	(23,425)	38,844
Net movement in funds	4	4,266	(27,691)	(23,425)	38,844
Transfers between funds	4	-	-	-	-
Total funds brought forward		43,119	132,031	175,150	136,306
Total funds carried forwards		47,385	104,340	151,725	175,150

There are no recognised gains or losses other than those reported on the Statement of Financial Activities. All activities are classed as continuing. The notes form part of these financial statements.

Balance sheet as at 31 December 2023

		Unrestricted 2023	Restricted 2023	Total 2023	Total 2022
	Notes	£	£	£	£
Current Assets					
Debtors	6	4,101	3,016	7,116	8,900
Cash at bank and in hand		47,994	101,323	149,317	174,016
Current Liabilities					
Creditors: amounts falling due within 12 months	6	4,709	-	4,709	7,765
Net Current Assets		47,385	104,339	151,725	175,150
Net Assets		47,385	104,339	151,725	175,150
Funds					
Unrestricted funds				47,385	43,119
Restricted funds				104,340	132,031
Total funds				151,725	175,150

The notes form part of these financial statements.

The financial statements were approved by the Board of Trustees on *18th September 2024* and were signed on its behalf by:


..... Richard Potter


..... Steve Marshall

Notes to the financial statements
For the year ending 31 December 2023

1. Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment	25% straight line
------------------------------	-------------------

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Estimates and judgements

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements.

Notes to the financial statements

For the year ending 31 December 2023

Note 1: Income analysis

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Donations and legacies			
Corporate donations	6,385	45,886	52,271
Individual donations	134,847	65,717	200,564
Grants	11,675	110,904	122,579
Total donations and legacies	152,907	222,507	375,414
Other income			
Sundry income	4,189	-	4,189
Total other income	4,189	-	4,189
Total income	157,096	222,507	379,603

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Donations and legacies			
Corporate donations	5,007	20,911	25,918
Individual donations	149,867	60,847	210,714
Grants	6,559	126,759	133,318
Total donations and legacies	161,433	208,517	369,950
Other income			
Sundry income	1,260	-	1,260
Total other income	1,260	-	1,260
Total income	162,693	208,517	371,210

Notes to the financial statements
For the year ending 31 December 2023

Note 2: Cost of raising funds

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Fundraising events	12,721	-	12,721
Office costs	3,826	-	3,826
Staff costs	63,498	-	63,498
Overheads (office and premises, professional fees)	2,080	-	2,080
Total expenditure	82,125	-	82,125

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Fundraising events	17,519	-	17,519
Office costs	4,706	-	4,706
Staff costs	64,675	-	64,675
Overheads (office and premises, professional fees)	2,712	-	2,712
Total expenditure	89,612	-	89,612

Notes to the financial statements
For the year ending 31 December 2023

Note 3: Charitable activities

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£
Funding provided for Temwa Malawi	15,925	205,401	221,326
Charitable activities in the UK:			
Management and administration	54,780	4,704	59,484
Technical support	-	40,093	40,093
Total expenditure	70,705	250,198	320,903

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Funding provided for Temwa Malawi	25,896	113,176	139,072
Charitable activities in the UK:			
Management and administration	59,677	3,641	63,318
Technical support	-	40,364	40,364
Total expenditure	85,573	157,181	242,754

Notes to the financial statements
For the year ending 31 December 2023

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Closing balance
	£	£	£	£
Agriculture, forestry & food fund	73,059	26,357	54,648	44,767
Carbon balance fund	24,451	55,321	68,924	10,848
Education fund	14,215	31,051	40,437	4,829
Health fund	12,975	84,911	55,038	42,849
Vehicle fund	6,600	24,651	30,600	651
Other funds	731	216	551	396
Total restricted funds	132,031	222,507	250,198	104,340
Unrestricted funds	43,119	157,096	152,830	47,385
Totals	175,150	379,602	403,028	151,725

Note 5: Staff remuneration

	2023	2022
Staff costs	£	£
Salaries	138,820	135,794
Social security costs	3,832	6,868
Pension contributions	4,244	4,129
Total staff costs	146,896	146,791
Number of full time staff employed	1	1
Number of part time staff employed	7	6

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £25,569 in 2023 (2022: £24,936).

No Trustees remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the years ended 31 December 2022 or 2023.

**Notes to the financial statements
For the year ending 31 December 2023**

Note 6: Analysis of debtors and creditors

Debtors	2023	2022
Debtors: amounts falling due within one year	£	£
Trade debtors	3,017	-
Other debtors	4,100	8,900
Total	<u>7,117</u>	<u>8,900</u>

Creditors	2023	2022
Creditors: amounts falling due within one year	£	£
Taxation and social security	2,309	2,456
Other creditors	2,400	5,309
Total	<u>4,709</u>	<u>7,765</u>

Note 7: Related party transactions

There were no related party transactions in the years ended 31 December 2022 or 2023.

Notes to the financial statements
For the year ending 31 December 2023

Note 8: Statement of Financial Activities prior year

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Income from:			
Donations and legacies	161,433	208,517	369,950
Other income	1,260	-	1,260
Total income	162,693	208,517	371,210
Expenditure on:			
Raising funds	89,612	-	89,612
Charitable activities	85,573	157,181	242,754
Total expenditure	175,185	157,181	332,366
Net income /expenditure	(12,492)	51,336	38,844
Net movement in funds	(12,492)	51,336	38,844
Transfers between funds	-	-	-
Total funds brought forward	55,611	80,695	136,306
Total funds carried forwards	43,119	132,031	175,150

Note 9: Balance sheet prior year

	Unrestricted 2022	Restricted Funds 2022	Total 2022
	£	£	£
Current Assets			
Debtors	8,900	-	8,900
Cash at bank and in hand	41,984	132,031	174,015
Current Liabilities			
Creditors:	7,765	-	7,765
Amounts falling due within 12 months			175,150
Net Current Assets	43,119	132,031	175,150
Net Assets	43,119	132,031	
Funds			
Unrestricted funds			43,119
Restricted funds			132,031
Total funds			175,150

TEMWA UK

England & Wales - Charity number 1185889

Accounts

TEMWA REPORT AND ACCOUNTS 2022



**TEMWA**
WHEN COMMUNITIES COME TOGETHER

Registered charity no: 1185889

CONTENTS

- **When Communities Come Together: Our Approach**
- **Our Community Programmes**
 - **Community Agriculture and Forestry**
 - **Community Health**
 - **Community Education**
- **Communities Coming Together**
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INTRODUCTION

Welcome to Temwa's Annual Report 2022, where we show the impact of communities coming together in Malawi and in the UK in 2022. We partner with remote, hard-to-reach communities in Northern Malawi, empowering local people to end poverty and transform their own futures. We inspire communities in the UK to help bring about this change by supporting our work.

2022 continued to be a challenging year for Temwa in a post-pandemic climate, coupled with the cost of living crisis and the increasing impacts of climate change. Whilst the UK saw its rate of inflation rise to over 10%, in Malawi it was substantially higher at over 20%, making food, fuel, everyday necessities and farming materials unaffordable for many households. Despite these challenges, with your support, we were able to continue with our life-saving work. We are proud to say that we have not only met our targets, but exceeded them in many areas. Here are just some of the achievements that your funds enabled during 2022:

- **We significantly expanded our water, sanitation and hygiene support – 2,208 people gained access to safe, clean water in their homes and 6 demonstration latrines were built in 2 villages.**
- **20 Farmer Groups grew their business capacity, benefiting an estimated 300 households.**
- **Our Temwa Carbon Balance scheme and tree-planting project continued growing with 40,911 trees planted, and 38,850 new tree seedlings raised in nurseries.**
- **1,600 children attending Temwa's Reading Camps have improved their school performance.**
- **We have successfully fully embedded the HIV Provider Initiated Testing and Counselling (PITC) approach in all five health centres.**

In the UK, the continued generosity and commitment of our supporters, from local businesses, individuals, trusts and foundations, artists and our Carbon Balance supporters, has been more important than ever. With many charities still struggling for survival post-pandemic, our continued presence has been vital for the remote, vulnerable communities we support in Malawi. Thank you for making it possible for Temwa to continue our life-changing work.

Looking forward, we will continue to work closely with community members and governance structures for them to become effective and autonomous overseers of our programmes who will help plan and implement projects driven by community need. We will work with communities to increase household resilience to increased climate shocks, and expand projects aiming to improve community literacy, stigma-free HIV testing and support, and access to safe water and sanitation.

The community we serve is requesting further support. Temwa does not work catchment-wide, therefore there is strong demand from community members to expand our projects, in order to do this, Temwa needs to increase its funding but we hope that, through existing and new partnerships in the UK and beyond, we can expand our work further and continue to help transform lives for communities in one of the poorest countries in the world.

Jo Hook
Co-Founder and Managing Director





WHEN COMMUNITIES COME TOGETHER: TEMWA'S APPROACH

WHEN COMMUNITIES COME TOGETHER: TEMWA'S APPROACH

TEMWA COMMUNITY DRIVEN APPROACH



Nkhata Bay North is an extremely isolated and poor region in northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat, and consequently are often neglected by limited government services. The majority find it difficult to access education, healthcare, jobs, and markets.

Temwa's unique approach, based on almost 20 years' experience, centres around our belief that communities coming together is the only way to sustainably address problems faced by communities such as those in Nkhata Bay North. Our community-driven approach has three main threads:

- **Helping communities define their own priorities and strategies**

Our Malawi team utilises their community development expertise to facilitate village-level conversations that help communities identify current challenges, collective goals, and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups like women, young people, and people living with HIV and AIDS. We do not enter into a new project unless there is community commitment and unless community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects we introduce are needed and can be sustained by communities.

- **Recognising the interlinked nature of development challenges**

We have learnt that, in an area as poor as Nkhata Bay North, a narrow approach focused on only one sector cannot help the most vulnerable households improve their situation. For example, improving access to education will not work if poor harvest yields leave children hungry, or poor sanitation makes them ill. Temwa takes a holistic approach, supporting communities to identify the root causes and interlinked nature of the challenges that they face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

- **Building the capability of local leadership**

Area and Village Development Committees are locally elected bodies with a mandate to implement local development strategies and have a formal say in local government decision-making, including funding. All of our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level, they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each structure. Supporting Area and Village Development Committees is central to our exit strategy - by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH: EXAMPLE OF AGRICULTURE & FORESTRY

Globally, millions of people depend on forests to fuel their lifestyle, income and livelihoods. Forests also play an important role in the effort to mitigate the challenges of climate change. Global dependency on trees for wood in construction, firewood, furniture, paper and many more leads to about 14.5 million hectares of forests each year (World Bank). Unregulated tree felling exacerbates the effects of severe weather conditions caused by climate change, such as prolonged drought and flooding. In turn, this affects the farming seasons in many countries thereby disrupting crop yields and resulting in severe hunger crises. The effects of the climate crisis are mostly felt and experienced by communities in the Global South, whose way of life has been disrupted due to these changes. The flooding and droughts regularly experienced in Malawi is evidence of this climate crisis.

According to the Nkhata Bay District Council Socio-Economic profile 2017-2022, 92% of Nkhata Bay land is under smallholder farming and 45% of the population are living in poverty. Poverty is rife and dependency on trees as a source of energy including for firewood, both for household use and for income generation, is a common means of survival. However, if this is not done in a sustainable way, it can have a devastating effect on the environment and impact farmers' crop yields.

Temwa supports communities in Nkhata Bay North to improve food security and livelihoods, while also implementing sustainable natural resource management and developing resilience. We work with the communities to improve the climate resilience of vulnerable families through sustainable farming, forest-friendly livelihoods, and sustainable use of local natural resources. Our interlinked approach demonstrates that, to improve long-term food and income security without a detrimental effect on the local environment, emphasis must be on creating and strengthening sustainable forest-friendly livelihoods, while encouraging community stewardship towards forests, and supporting local governance structures to enforce forest laws. In 2022, our climate-smart farming support helped Nkhata Bay North farmers adapt to the changing climate while increasing productivity. As productivity increases, the need for diversified income sources and livelihoods that do not damage the local environment becomes necessary for creating climate resilient communities.

All of these challenges need to be addressed if we want to see long-term, sustainable improvements in household income and food production for these hard to reach communities.

For example, in 2022, Temwa supported and trained 12 farmer groups specialising in beekeeping, fruit trees, cultivating cash crops (including legumes, groundnuts, and bananas) and rearing small livestock, pigs, rabbits and goats. In addition, Temwa supported farmer groups to operate as Village Savings and Loans Groups, which allowed members to save and borrow money, helping the groups become more financially secure and resilient. Temwa also worked with 8 Village Natural Management Committees to enforce forest bylaws and conduct forest patrols, while the wider community have taken steps in protecting their forest from illegal felling of trees and deforestation through forest patrols. This interlinked approach to development demonstrates how communities can protect their natural resources whilst using sustainable farming methods to increase their household income.





OUR COMMUNITY PROGRAMMES

COMMUNITY AGRICULTURE AND FORESTRY PROGRAMME

In Nkhata Bay District, almost half the population live in poverty, while 17% are estimated to fall under ultra-poor indices. Between 2017 and 2022, 91.9% of land in Nkhata Bay was under smallholder farming (Malawi IHS 3).

Food and income insecurity can lead to people resorting to short-term solutions with a detrimental impact on the environment, such as cutting down trees for more farming land, or to sell as firewood. Deforestation contributes to the ever-worsening climate situation, by precipitating extreme weather conditions such as droughts and floods, and resulting in poor crop yields which exacerbates food and income insecurity. In 2022, Tropical Storm Anna and Cyclone Gombe caused devastating damage in Malawi that resulted in displacement of people, farm lands washed away, and further food insecurity.

Temwa supports households in Nkhata Bay North to become resilient in order to secure year-round food supply. Our Agriculture and Forestry Programme improves climate resilience of vulnerable families by restoring land degradation, creating forest-friendly livelihoods, and supporting sustainable use and management of local natural resources. Temwa works with local governance structures to enforce bylaws and conduct forest patrols to protect forests. Community commitments and ownership have greatly increased through participation in sustainable farming practices, alternative sources of income including planting of fruit trees, establishing tree nurseries, and harvesting beehives, while also protecting woodlands and forests.

Highlights



20 farmer groups have adopted sustainable livelihoods and are growing their business capacity.



40,911 tree seedlings were out-planted under Temwa Carbon Balance, and 38,850 new seedlings raised in tree nurseries.



70% of targeted farmers increased their crop production by 10-15%.



COMMUNITY AGRICULTURE AND FORESTRY

Improved food security for vulnerable households

Adoption of sustainable agricultural practices improves food security for vulnerable households while also ensuring the environment is protected. Temwa worked with target communities to sustainably rear livestock to diversify diets, gain more income through livestock exchange, and improve agricultural productivity. 2022 saw a huge success in the multiplication of livestock, which benefited food security both through increasing the use of manure for fertiliser, and by providing surplus livestock for families to eat or sell. The Usisya Demonstration Garden continued to provide community members with the opportunity to learn climate-smart farming techniques to improve crop yields and income.

Increased income from climate-adaptive livelihoods

In our effort to restore forests, Temwa adopts a holistic approach by ensuring that existing trees and newly planted trees are protected by the communities. In 2022, we worked with the community to diversify their income sources and livelihoods in a way that does not damage the local environment. Temwa supported self-organising farmers to increase their crop yields using sustainable farming practices, and business development training to gain income from the increased crop yield. In 2022, we worked with 20 farmers to grow their business capacity, which benefitted an estimated 1,500 people from 300 households. We trained farmers on how to make organic manure fertiliser for improved crop yields that keep the soil's nutrients. 65% of the targeted farmers adopted the use of organic manure fertiliser in their farmer lands which resulted in a 10-15% increase in crop productivity for 70% of the farmers.

Restored degraded forests being used sustainably by community members for improved livelihoods.

2022 saw droughts and severe flooding in Nkhata Bay North affecting crop production and exacerbating food and income insecurity in the already poor and remote rural communities of Malawi. Northern Malawi has seen forests being cut down at an alarming rate. Temwa is working with the community to strike a balance between protecting and restoring the forests while also living sustainable forest-friendly livelihoods. This makes the communities more resilient to climate change, by diversifying livelihoods, while halting land degradation, and regulating water flow. Through our community reforestation work in 2022, we out-planted 40,911 tree seedlings, and grew 38,850 new seedlings in nurseries that were also out-planted in early 2023. To combat deforestation, we continued to work closely with local governance structures providing training and tailored support so they could effectively promote and enforce sustainable use and management of local natural resources. We worked with 8 Village Natural Resources Management Committees to protect forests through enforcing by-laws and conducting forest patrols. In tackling food and income insecurity, the communities continued to embrace forest-friendly and sustainable sources of livelihoods by establishing 5 new fruit tree nurseries for better income and nutrition benefits. 30 new beehives were purchased and used to protect the woodlands.

COMMUNITY STORIES

Empowering female farmers

Linly Mgodli struggled alone for years to feed and clothe her 9 children, only managing to send 2 of them to school. She often relied on wild fruits for their only food, and unreliable work to earn a living. In 2018, this changed when Linly attended a community meeting and joined Temwa's livestock pass-on scheme. Linly learned about organic farming methods and, by using the manure produced by her pigs, Linly was able to cultivate more diverse crops and improve yields with more successful harvests, giving her and her family enough food to eat and sell. Linly said, "Before Temwa I was living a sad life. Now I have managed to improve my household. I helped my first born daughter to start her own business and we are able to sustain ourselves."

"Our community has changed a lot since Temwa started working here: more households are economically empowered and are doing organic farming. More households are also keeping natural forests because of the initiatives that Temwa has in our village." Through Temwa's community-driven approach, Linly gained skills and knowledge which have enabled a diversified, stable income to support her family. —



Leading by example

Chazeka, aged 58, is a village headman and subsistence farmer in Mzgora village. He struggled to grow food, after 87% of the land in his village was suddenly cleared of trees for the production of charcoal. "It wasn't raining as much as it used to when I was young. We started experiencing problems growing crops with the little rain that resulted from the deforestation." To address the problem, Chazeka reached out to Temwa. Our Carbon Balance scheme supported Chazeka with seeds and taught him how to care for the trees. Many of the trees he had planted before did not survive but, since he received Temwa's training, 99% of the trees he planted in 2022 have survived. So far he has planted 10,000 pine trees on his land. Chazeka is noticing many benefits from reforesting the area: the trees not only sequester carbon, but he has started planting fruit trees and collecting nutritious wild mushrooms from timber forests, which improves his family's diet, and allows him to make extra income. Chazeka is now leading by example and other community members are starting to establish their own woodlots and regenerate their forests. Since Temwa's Carbon Balance scheme was introduced here, the community has reported local deforestation rates reducing by 70%.



COMMUNITY HEALTH

There is no disputing that poverty and poor health are interrelated. An individual's decision about their health can be greatly affected by poverty and this drives inequality in health outcomes.

70% of Malawi's population lives below the income poverty line and approximately 63% of Malawi children live in poverty (UNICEF). In Malawi, healthcare systems are largely underfunded, which reflects on the fragile health conditions of the citizens affected by economic and social shocks that undermine households' resilience. Lack of access to, and inadequate supply of, basic healthcare contributes to unnecessary suffering and deaths. In Nkhata Bay North, reliance on open water sources, poor sanitation, and poor hygiene practices has resulted in waterborne diseases, such as cholera and intestinal parasites. Malawi experienced a widespread cholera outbreak in 2022, and the associated effects of the epidemic are still being felt. Since March 2022, there have been almost 37,000 cases and 1,210 associated deaths from all 29 districts (WHO).

Temwa's health programme aims to reduce disease prevalence by increasing access to health services and accurate health information. Our HIV project increased provision and capacity in 5 health centres to reduce the HIV prevalence rate and improve access to health services for hard-to-reach communities. When individuals know their HIV status, they can access treatment and support where necessary and learn about preventing transmission.

Temwa's WASH project enhanced community efforts on prevention of waterborne diseases, thereby reducing prevalence of WASH related diseases in Nkhata Bay. We provided safer and healthier communities through our provision of accurate information and access to clean water. Temwa was also able to respond to the cholera epidemic by providing support to community health centres and transporting medicines and medical supplies to communities.

Highlights



2,208 people gained access to clean water in their homes in 2022 – and 10,314 people since Temwa's WASH project started.



In the two villages we worked with in 2022, 84% of households now have their own latrines and have functional hand washing facilities.



Since we began our HIV work, more than 35,000 people now know their HIV status in Nkhata Bay North which is critical in reducing the rate of infection.



REDUCED HIV PREVALENCE RATE IN NKHATA BAY NORTH

Malawi (pop. 19.8million) has an estimated 1.1 million people living with HIV, with 58,000 of those children aged 0-14 years (UNAIDS).

Temwa's Provider Initiated Testing and Counselling (PITC) HIV project continued to strengthen community HIV services in all 5 health centres in Nkhata Bay North, making services more accessible to a population of more than 55,000 people. Through the established PITC services, Temwa has been able to support the reduction of the high prevalence rate by facilitating free testing and counselling to everyone who attends the health centres. 5,914 people were tested for HIV between February 2020-July 2022. Temwa increased community awareness of HIV and AIDS by creating platforms for community members to learn about both, living positively with HIV, and living a healthy lifestyle. Our radio campaigns held in collaboration with the community health centres reached an estimated 20,000 people in Nkhata Bay North and the wider area with clear, accurate HIV & AIDS related information.

In our effort to improve the quality of health services provided to these remote communities, we trained 71 healthcare workers on HIV counselling and testing best practices. To ensure that local governance strategies are people-centred, we built the capacity of 75 members of the local governance structures on their roles and responsibilities towards HIV service provision. This ensures that these structures can continually provide quality health services to the communities and function independently of Temwa.

The geographical spread of many of the communities Temwa support means that many community members are not able to access the much-needed health services being provided at the health centres, through which PITC would be offered. Hence, at the end of 2022, Temwa launched a new project to take primary healthcare services to remote communities through mobile outreach clinics, while continuing to provide PITC.

Reduced Prevalence of WASH related diseases in Nkhata Bay North

Access to adequate supply of safe and clean water can help prevent waterborne diseases. Community members also have a key role to play by adopting recommended hygiene and sanitation practices. Inadequate or non-adoption of proper hygiene and sanitation practices expose people to preventable health risks.

Most communities in Nkhata Bay North are rural with inadequate access to safe and clean water sources. The reliance on open water sources as the only means of water supply, which are often contaminated by human activities, means that waterborne diseases are rife in the area. This is exacerbated by poor sanitation infrastructure, poor hygiene practices and inadequate health care services. Temwa's support provided clean and safe water to 2 Upland communities, Chipenyenyene and Mjeremani, reaching 2,208 people through the provision of 368 household water filters. Funds made from the sale of the subsidised water filters by community Water Committees, are reinvested into other community initiatives including water pumps and wells. Temwa's sanitation and hygiene awareness campaign reached more than 20,000 people in the two communities. We also supported the Usisya Health Centre with the renovation of 6 latrines and 2 bathrooms for community members to use. This campaign also brought the community together to mobilise resources including bricks, sand, and labour to construct 6 demonstration latrines, gaining knowledge and skills in the process. This created a ripple effect with 151 households (84%) constructing their own latrines, with 74% having functional handwashing facilities and 69% of the households now having separate rubbish pits.

COMMUNITY STORIES

Reaching remote communities

Newton Gausi is a HIV counsellor at the Bula Health Centre. The centre was having difficulties reaching large amounts of the population who live long distances away in inaccessible villages. Before Temwa's involvement, the centre could only provide HIV services to an average of 40 people a month in the surrounding area. With Temwa's support, the staff can now travel to reach an average of 150 people a month. Previously, only HIV counsellors were able to provide testing services but, now that all the health centre staff have been trained in the PITC approach, they are able to initiate testing through outreach clinics. This massively increases the number of people reached by the centre each month. Staff are also able to provide services including STI screening, cervical cancer screening, family planning, and malaria testing. "We noticed a significant change right as the project started. The number of tests started rising that same month. Most people are now getting HIV tests unlike in the past. It is even more interesting to note that most of the people getting tested are the youth who are sexually active." Newton says that they would like to do even more outreach clinics in remote areas to reach as many people as possible, and start following up on those who have defaulted on their antiretroviral treatment.



Herbert and his family are protected from waterborne diseases.

Herbert is a fisherman, builder, representative of the village headman, and grandfather of 3. He lives in the lakeshore village of Mchulu village in northern Malawi. While most people there have toilets in their home, they are not properly plumbed and the lake, where he fishes and where many people drink, is polluted. Resulting illnesses are severe, and it is a 10km walk to the nearest health centre. He explained that the lake is used for fetching drinking water, bathing, washing and cleaning plates, but there were no toilets leading to open defecation. This resulted in increased cases of diarrhoea and dysentery in the area. However, since Temwa's WASH project began, Herbert has found that most households now have water filters, and a toilet has been constructed by the beach. Using Temwa's training, Herbert has also constructed his own toilet and plans to help others: "I will be offering my services freely to households in the community who express interest in demolishing their old toilets and constructing a standard design". Herbert says he will continue helping Temwa implement their WASH project, so that his community is protected from waterborne disease.



COMMUNITY EDUCATION

In 1994, the Malawi government introduced compulsory free access to basic education, which brought about high enrolment numbers. However, equal access and low retention rate is still an issue, leaving vulnerable minorities behind. Adult literacy rate in Malawi is at 65.7% (Countrymeters.info) in a population of 19.8 million. Like most countries in the Global South, Malawi's education system is highly affected by inadequate funding, and exacerbated in Nkhata Bay North by geographical isolation, high teacher-student ratios, scarce education materials, and extreme poverty.

Poverty remains one of the proven barriers to education in Nkhata Bay North. Lack of quality education for children reduces their potential for employment and earning capacity in life. As adults, they are less likely to be able to participate in decisions that affect them thereby leaving them unable to shape a better future for themselves and their communities.

Temwa's Education Programme creates an inclusive environment and opportunities for school-aged primary children and secondary school students, particularly girls from disadvantaged households, to access basic quality education. Our programme promotes community literacy by improving reading and writing skills and access to library services for learners and the wider communities. Temwa recognises that, for children to have equal access to quality education, there needs to be alignment within families, educators, and decision makers.

Highlights



1,600 Reading Camp participants improved their literacy skills- with 93% of Reading Camp participants passing their end of year school exams



92% of the bursary students who sat for their end of terms exam passed



6,767 people visited the Temwa Community Library and over 3,000 children used 10 school libraries supported by Temwa



COMMUNITY EDUCATION

An enabling and inclusive environment for literacy created

High poverty rate amongst communities in Nkhata Bay North means generating household income is often prioritised over education. Often, learners come to school exhausted from work, travelling long distances, ill, or too hungry to gain from their lessons. Temwa's community engagement events and campaigns raise awareness on the importance of literacy to the wider communities. This has led to increased community-led initiatives and parent's involvement in their children's education and learning environment. Initiatives such as the formulation of by-laws and action plans by the school governance structures, chiefs and VDCs to improve enrolment, retention, and performance show communities' keenness for improved educational potentials for their children.

In 2022, our radio education awareness campaign reached approximately 20,000 listeners. This resulted in an increased school enrolment by 11% in the Usisya area in the 2022 academic year. Enrollment into our community-led Reading Camps increased from 1,557 learners in the 2021 academic year to 1,692 in 2022. Spelling Bee competitions, a fun literacy event, were held across 6 schools and were attended by Temwa's Reading Camps and wider communities.

Improved reading and writing skills

Due to the low teacher to student ratio (1:90) in Nkhata Bay North's schools, learning is highly impacted, affecting the academic progress of students. Temwa's Community Literacy project provided effective after school education opportunities through 22 Reading Camps to approximately 1,600 primary school age learners to support their writing and reading skills in Chichewa, Tumbuka and English. The project also supported 3 Village Reading Groups, providing literacy and mentoring support to 34 young women. Temwa's community literacy approach has enabled a 93% end of year exam pass rate for the children attending our Reading Camps. The Reading Camps and Village Reading Groups were managed by 48 voluntary mentors carefully selected from the communities by Temwa and the school governance structures. These mentors are trained by Temwa in line with the National Reading Programme.

Improved library services

Access to information materials and learning resources in Nkhata Bay North is largely limited, with schools profoundly underfunded and under-resourced. In 2022, we provided library services to 10 school libraries and the Temwa Usisya Community Library, and facilitated the establishment and orientation of the Usisya Community Library Committee. The community library is making a significant impact on community access to learning resources and their motivation to learn. In 2022, a total number of 6,767 people visited the Usisya Community Library (43% women) while 3,000 children used the 10 school libraries supported by Temwa.

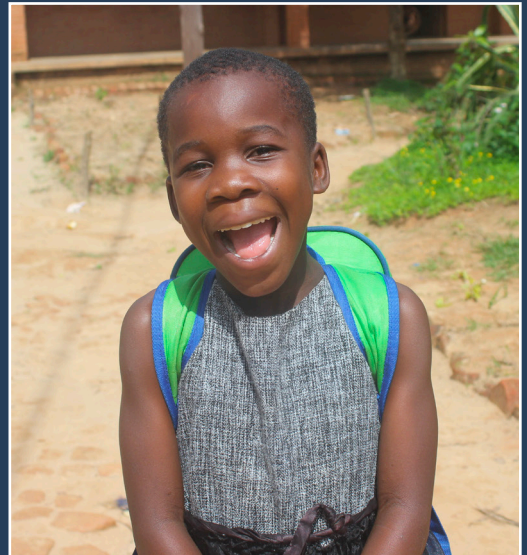
Increased access to secondary education for disadvantaged youth

In Malawi, free education does not extend to secondary school, meaning school fees and associated costs are a hindrance to accessing secondary education. Temwa's bursary scheme addresses these challenges through financial and material support to the vulnerable but gifted students through payment of school fees, school uniforms, learning materials, and mentoring support. In 2022, we supported 25 students (75% girls) to attend secondary school. We offer free hostel accommodation to the girls who live far away from the school with 40 girls currently accommodated in the Usisya Girls' Hostel, built by Temwa. Our scheme also provided sanitary products for bursary students to ensure they do not miss school due to lack of sanitary products. Providing a positive learning environment is key to reaching high education potentials of our students, hence 92% of our bursary students who sat the end of term exams passed.

COMMUNITY STORIES

Chilawa Reading Camps has led to huge improvement for Trinity

Trinity Tasosa, 8, expressed her joy for being a member of the Chilawa reading camp. Although Trinity's school is equipped with a library, Trinity could not benefit from it because she could not read. In her class there are 90 students, far exceeding the 1:60 teacher-pupil ratio established by the government. Because of the large class sizes, Trinity was not progressing, despite attending school consistently. At Reading Camps, learners have the opportunity to receive extra support from mentors. Miss Chimwemwe, the mentor at Chilawa Reading Camp, explained how Trinity used to perform when she had just joined the reading camp: "When Trinity was registered with our reading camp, she could barely point at any vowel, though she was already in an upper junior class... at the camp, we routinely provided extra support and time for learners struggling to read and write, and Trinity was among them." Now Trinity can not only read and write, but she is also confident enough to express her skills in front of a crowd. In the 2021 spelling bee competition, she won a prize. Trinity said, "I cannot stop going to the Reading Camps, through the Reading Camps I get a chance to practise my reading skills and last year I won a bag and pencil in a spelling bee competition!"



Daniel feels confident that he will be able to achieve his dreams now that he is performing well in school

Daniel Mkandawire, aged 15, and his little sister live with their grandmother in Kamalongo. Due to his grandmother's age, she is unable to both feed him and pay for his secondary school fees.

Although Daniel really liked to learn, he was not succeeding due to a lack of support. His family's tight funds meant he had to use torn bits of paper for notetaking, and he often went to school hungry, making learning difficult. To make matters worse, he was frequently publicly humiliated by being thrown out of the classroom when he was unable to pay the school fees.

Thanks to support from Temwa's bursary scheme, Daniel is now able to attend all of his classes: "I am also able to study after classes, because Temwa provided materials to support my studying." As a result, Daniel's performance in school has drastically improved in all subject areas: for instance, he was previously failing chemistry but, last term, he received a grade of 80%. Now, Daniel aspires to go to medical school, and he feels confident that he will be able to achieve his dreams now that he is performing well in school.





**COMMUNITIES
COMING TOGETHER**

COMMUNITIES COMING TOGETHER TO ACHIEVE GREAT THINGS!

None of Temwa's work would be possible without our community of supporters in the UK who continue to exceed our expectations with their love, support, and fundraising feats.

Despite another challenging year for so many of you, businesses, grant-makers and individuals continued to provide funding, in-kind donations and hours of voluntary effort that were needed to keep the vital work that Temwa does going – thank you!

Here are just a few of the highlights from 2022:

You helped us plant out 40,911 trees...

through our Temwa Carbon Balance scheme that you signed up for to balance your household, workplace, travel and organisational carbon emissions.

You took on amazing feats...

by trekking the South West Coastal Path, running half marathons, bidding on auctions and cycling from Snowdonia to Bristol. You were all truly inspirational!

You organised your own events...

from silent auctions to school events such as non uniform days, you took up the challenge to raise money for Temwa.

You showed your commitment...

by signing up – or continuing to support us – as one of our much valued monthly donors, which provides Temwa with a really important steady income stream that allows us to plan ahead.

You celebrated with us..

at Temwa's Annual Christmas Extravaganza held once again at the incredible Mount Without venue in Bristol and bid on our fantastic prizes kindly donated by local businesses.

You had double the impact...

by donating to our two Big Give Appeals throughout the year, with matched funding from generous donors which helped raise over £50,000 to support our agriculture and tree planting work in Malawi.

You volunteered...

at home, in the office, at events and festivals, on our Board of Trustees, or as one of our Temwa Ambassadors. By giving up your time and energy to Temwa, you really are making a difference and helping us reach even more people.

So THANK YOU to you ALL from the entire Temwa team!



COMMUNITIES COMING TOGETHER

Finally, we would also like to say a special thanks to some of our key individual, corporate, and trust and foundation funders and partners who provided us with support and donations during the year including:

Geoff Hall
John and Sarah Rockliff
Jude Butt
Pete Spurr
Sarah Dent
Tony Johnson
Alexander May
Aptiga Ltd
Armco Direct
AWW-UK
Bike Park Wales
Clemtech
Delta XML
East Bristol Auctions
Ecolibrium
Hepco-Motion
M-Ocean
Taxi Studio Ltd
The Mount Without
V7 Asset Management
Wells Chiropractic and Osteopathy Centre
Clifton Rotary Club
Portishead Rotary Club
Wells Rotary Club
Austin Bailey Foundation
Big Give Trust
Bower Trust
Brian Murtagh Charitable Trust
British and Foreign School Society

The Bryan Guinness Charitable Trust
CB and HH Taylor 1984 Trust
Coles Medlock Foundation
Community of the Presentation Trust
Didymus Trust
Edith M Ellis Trust
Ernest Kleinwort Charitable Trust
Eva Reckitt Trust Fund
Evan Cornish Foundation
Hasluck Charitable Trust
John and Susan Bowers Trust
James Tudor Foundation
Kestrelman Trust
Manglibai Haridas Khiara CT
Mercury Phoenix Trust
Mirianog Trust
M.O.C Charitable Foundation
Morel Trust
Nick Webber Trust
Paradigm Trust
Pat Newman Memorial Trust
Not Pointless
Roger and Irene Graham Charitable Foundation
Souter Charitable Trust
St James Place Charitable Foundation
St Mary's Charity
St Peter' Aid for the Needy
T & J Meyer Family Foundation
Van Neste Foundation



LOOKING FORWARD TOGETHER

Moving into 2023, Temwa will continue to adapt, both here in the UK and overseas in Malawi, in order to navigate through these challenging times with the ongoing effect of the climate crisis and continued impacts of global inflationary rises.

There continues to be a strong demand from community members to expand all of our projects so we will be looking to increase funding in the coming year to help meet the needs of as many community members as we are able to.

We will build upon our past programme and fundraising successes, and continue bringing communities in Malawi and the UK together to create positive change. We will support our staff and volunteer teams in the UK and Malawi to help them grow in their roles at Temwa whilst delivering a high standard of work.

In line with Temwa's community-driven approach, we will continue to work with local governance structures in Malawi. Our support will help strengthen their autonomy and expertise in development, advocacy and accountability, so that they are able to deliver basic services and support to the people they represent. Our aim is for the structures we work with to be able to model good practice for neighbouring villages.

With the increased climate and economic shocks, our programme focus will be on strengthening household and community resilience in Malawi through sustainable livelihoods, while continuing to give UK individuals and businesses the opportunity to balance their carbon emissions through our holistic reforestation scheme. We will also expand our work to improve community literacy, stigma-free HIV testing and counselling, and work with new communities on an expanded water, sanitation and hygiene project.

In both the UK and Malawi, we are working to build new partnerships with specialist NGOs and donors to help make this change happen.

We hope that you can continue to support us on this journey. Fundraise, Give, Volunteer, Partner, and Transform Lives with Temwa. Great things can happen when communities come together!



Get in touch

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info@temwa.org

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www.temwa.org



TRUSTEES ANNUAL REPORT & ACCOUNTS

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Objectives and activities

The charity's objectives are as follows:

Objects for communities, individuals and families in rural areas of Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness in particular but not exclusively through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

In order to meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see ‘Structure, Management and Governance’ below). The charity’s activities are led by our vision, which is of **“thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively.”**

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

Agriculture and forestry. The charity supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage the charity has supported direct supply of staple foods.

Health. Our health work includes support for communities and individuals affected by HIV and AIDS; water and sanitation initiatives such as supply of water filters and hygiene education; support for communities around Covid-19; and other health awareness and education based on community needs.

Education. Our education work supports improvement of community literacy through reading groups and libraries and bursary support for children in secondary schools.

Fundraising approach

Temwa UK’s fundraising is carried out in two ways. Firstly, Temwa’s salaried staff carry out fundraising activities including applications to trusts and foundations; approaches to businesses; fundraising events; and appeals for individual donations using social media and conventional media. The charity does not directly solicit donations by cold-calling, door to door appeals or street approaches.

Secondly, volunteers carry out fundraising on Temwa UK’s behalf by organising events or taking part in and organising events. These volunteers raise funds by informal appeals to friends, family and colleagues.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

When supporters volunteer to take part in challenge events and carry out fundraising on behalf of Temwa UK, the charity provides guidance and support for them to ensure that fundraising activities are appropriate and effective.

Temwa UK does not use professional fundraisers or external fundraising consultants or services.

Temwa UK did not receive any complaints about fundraising activities in 2022.

Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time. The charity manages personal data using a Data Protection Policy that is fully compliant with GDPR. The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

Financial review

2022 saw Temwa UK performing well despite a number of challenging circumstances.

2022 saw good financial performance for the charity. Total income was £371.2k, an increase of £5.9k from 2021.

The increase in income was primarily driven by increased grant funding, which rose from £126.2k in 2021 to £133.3k in 2021. Temwa has focused on the development of a set of well-designed project proposals which were favourably viewed by a range of funders.

Individual giving increased in the year from £198.1k in 2021 to £210.7k in 2022. However there was also a change in the mix of funding with an increase of £20.1k in restricted income and a fall of £7.4k in unrestricted individual giving.

Corporate income fell from £38.2k in 2021 to £25.9k in 2021. This fall was driven by economic uncertainty across all industries in the aftermath of COVID-19, leading to a fall in corporate donations. As a result of the increase in total income, Temwa UK was able to transfer more money to Temwa Malawi during 2022, with total transfers up from £136.0k in 2021 to £139.1k in 2022.

There was higher overall expenditure in 2022-£332.4k compared to £309.0k in 2021. This was due to some small changes in staff capacity and hours.

Overall the charity achieved a net income of £38.8k in 2022, against a 2021 net income of £56.2k. At the end of 2022, the charity had total funds of £174.1k, of which £132.0k was restricted funds and £43.1k unrestricted. The charity therefore ended 2022 with unrestricted funds above the level set in the Reserves Policy (see 'Reserves Policy' below). The increase in restricted funds will allow Temwa to fund higher levels of project activity in Malawi in 2023 than was achieved in 2022.

Going concern

The charity ended the year in a secure financial position with unrestricted reserves sufficient to give confidence that the reserves policy will be met throughout 2022. Income increased in 2022 and expenditure was well managed.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

The trustees therefore feel confident in the charity as a going concern and this report is presented on that basis.

Reserves Policy

Temwa UK operates under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held and used according to the individual funding agreement under which they were provided.

Temwa holds funds in reserve for two specific reasons:

1. As a long-term contingency fund, to allow the charity to uphold its contractual responsibilities if it faces an unexpected event or series of events such that the charity could face closure if effective action is not taken.
2. As designated funds where a project is planned for a specific point in the future, so as to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2022.

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events forces the trustees to take urgent action to avoid the closure of the charity; or to plan for the closure of the charity so that this takes place in a way that is compliant with the charity's own constitution and with charity and employment law.

The charity will aim to hold a long-term contingency fund at least equal to two months' core operating costs for Temwa UK plus two months' core operating costs for Temwa Malawi funded from unrestricted income. Core operating costs are defined for both charities as:

- Total cost of employment for all salaried staff.
- Office rent, utilities and service charges.
- Accountancy and other professional fees.

Reserves held

The Trustees determined that the target level of reserves required by this policy at the close of 2022 was £29.7k. At 31.12.22 the charity held £43.1k as unrestricted reserves. The Trustees judged that it was appropriate to hold this higher level of reserves, as unrestricted funds are expected to fall through 2023 in line with the seasonality of fundraising income. The level of reserves held at 31.12.22 gave the Trustees confidence that the Reserves Policy is likely to be met throughout 2023.

Governance and Management

Public Benefit

The charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met in order to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public.

Temwa UK promotes the development of communities in the district of Nkhata Bay North, Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, those impacted directly by the effects of climate change, and those unable to access essential education and health services.

Governance and Management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new Trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational requirements. All Trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with CONGOMA and the Malawi NGO board as an independent NGO, administered by a Board of Trustees, chaired by Dr CAPS Msukwa. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focuses on fundraising and providing technical support. The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focuses on project development, delivery and reporting, including monitoring and evaluation.

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. It is important therefore for Temwa within Malawi that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

Risk Management

The Trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. In order to achieve this, Trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The Trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk.

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular re-forecasting, fundraising pipeline analysis, and fundraising strategy reviews.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

- The risk of cash flow issues arising from irregularity of income. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The risk of loss of key staff in the Temwa Malawi team. Salaries have been reviewed and inflationary increases have been granted. Alongside this, support is provided for staff training and development.
- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short-term restricted funds are used to provide bridge funding, enabling long-term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place and training is given for all UK and Malawi staff, Trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.
- The risk that Temwa UK's reputation is damaged by incidents of fraud, bribery or corruption within Temwa Malawi. Temwa UK supports Temwa Malawi in carrying out regular policy reviews and internal checks. Temwa UK's Finance and Systems Manager travelled to Malawi in May 2022 to carry out internal audit and training for finance staff.

Financial management

The Trustees aim to secure strong financial management of its finances in the following ways:

1. Quarterly reports are provided to the Board on the overall financial position of Temwa and its financial prospects for the following 12 months.
2. More regular reports are provided to the Board where required – for example, in response to the challenges caused by Covid-19.
3. An experienced Finance and Systems Manager manages Temwa UK's finances on a day-to-day basis.
4. Regular reviews and updates are carried out on systems, policies and procedures to ensure they are fit for purpose.
5. An individual Trustee, Kettie Nhlane, with strong finance experience is assigned the role of Finance Lead on the Temwa Malawi Board which is supplemented by regular review by the Temwa UK office.
6. An individual Trustee with strong finance experience is assigned the role of Finance Lead on the Board. This post is currently held by Robert Booth, a qualified chartered accountant with senior financial management experience in the charity sector.

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 1185889

Company registration number CE019247

The charity's principal office and registered address is:

Temwa
Kambe House
34 Portland Square
Bristol
BS2 8RG

www.temwa.org / info@temwa.org / 0117 287 2892

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Trustees during the year and since the year end

Richard Potter (Chair)

Robert Booth

Clare Bishop

Sheena Wynne

Anne Evans (Resigned in February 2022)

Rachel Haynes (Resigned September 2022)

Sophie Elson (Resigned September 2022)

Jenny Sweby (Joined in September 2022)

Bankers

HSBC

27 Gloucester Road North

Filton

Bristol

BS7 0SQ

Independent examiner

Michael Strong FCA CTA

Saffery Champness

St Catherine's Court

Berkeley Place

Clifton

Bristol

BS8 1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by the Charity Commission and Charity SORP.

Funds held as custodian trustee on behalf of others

The charity does not act as a custodian trustee on behalf of any other entity.

Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales/Northern Ireland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on

and signed on their behalf by

Signed.....

Signed.....

12th June 2023

Date:.....
Robert Booth, Treasurer

12th June 2023

Date:.....
Richard Potter, Chair

Temwa UK

Independent examiner's report to the trustees of Temwa UK ('the Charity') For the year ended 31 December 2022

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Michael Strong FCA CTA

Member of the Institute of Chartered Accountants in England and Wales

Address: Saffery Champness LLP, St Catherines Court, Berkeley Place, Bristol, BS8 1BQ

Date:

**Statement of Financial Activities
For the year ended 31 December 2022**

		Unrestricted Funds 2022	Restricted Funds 2022	Total 2022	Total 2021
	Notes	£	£	£	£
Income from:					
Donations and legacies		161,433	208,517	369,950	362,418
Other income		1,260	-	1,260	2,879
Total income	1	162,693	208,517	371,210	365,297
Expenditure on:					
Raising funds	2	89,612	-	89,612	91,866
Charitable activities	3	85,573	157,181	242,754	217,157
Total expenditure		175,185	157,181	332,366	309,023
Net income /expenditure		(12,492)	51,336	38,844	56,274
Net movement in funds	4	(12,492)	51,336	38,844	56,274
Transfers between funds	4	-	-	-	-
Total funds brought forward		55,611	80,695	136,306	80,032
Total funds carried forwards		43,119	132,031	175,150	136,306

There are no recognised gains or losses other than those reported on the Statement of Financial Activities. All activities are classed as continuing. The notes form part of these financial statements.

Balance sheet as at 31 December 2022

		Unrestricted 2022	Restricted 2022	Total 2022	Total 2021
	Notes	£	£	£	£
Current Assets					
Debtors	6	8,900	-	8,900	32,048
Cash at bank and in hand		41,984	132,031	174,015	124,635
Current Liabilities					
Creditors: amounts falling due within 12 months	6	7,765	-	7,765	20,377
					136,306
Net Current Assets		43,119	132,031	175,150	
					136,306
Net Assets		43,119	132,031	175,150	
Funds					55,611
Unrestricted funds				43,119	80,695
Restricted funds			132,031		
Total funds				175,150	136,306

The notes form part of these financial statements.

The financial statements were approved by the Board of Trustees on *12th June 2023* and were signed on its behalf by:

..... R Booth

..... R Potter

Notes to the financial statements
For the year ending 31 December 2022

1. Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment	25%
------------------------------	-----

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the v.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Estimates and judgements

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements.

Note 1: Income analysis

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Donations and legacies			
Corporate donations	5,007	20,911	25,918
Individual donations	149,867	60,847	210,714
Grants	6,559	126,759	133,318
Total donations and legacies	161,433	208,517	369,950
Other income			
Sundry income	1,260	-	1,260
Total other income	1,260	-	1,260
Total income	162,693	208,517	371,210

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Donations and legacies			
Corporate donations	17,963	20,212	38,175
Individual donations	157,327	40,732	198,059
Grants	33,400	92,784	126,184
Total donations and legacies	208,690	153,728	362,418
Other income			
HMRC furlough support	2,879	-	2,879
Total other income	2,879	-	2,879
Total income	211,569	153,728	365,297

Note 2: Cost of raising funds

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Fundraising events	17,519	-	17,519
Office costs	4,706	-	4,706
Staff costs	64,675	-	64,675
Overheads (office and premises, professional fees)	2,712	-	2,712
Total expenditure	89,612	-	89,612

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Fundraising events	30,258	-	30,258
Office costs	4,745	-	4,745
Staff costs	52,089	-	52,089
Overheads (office and premises, professional fees)	4,774	-	4,774
Total expenditure	91,866	-	91,866

Note 3: Charitable activities

	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£
Funding provided for Temwa Malawi	25,896	113,176	139,072
Charitable activities in the UK:			
Management and administration	59,677	3,641	63,318
Technical support	-	40,364	40,364
Total expenditure	85,573	157,181	242,754

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Funding provided for Temwa Malawi	47,436	88,563	135,999
Charitable activities in the UK:			
Management and administration	46,143	-	46,143
Technical support	24,922	10,093	35,015
Total expenditure	118,501	98,656	217,157

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Closing balance
	£	£	£	£
Agriculture, forestry & food fund	40,448	92,192	59,581	73,059
Carbon balance fund	14,816	45,914	36,279	24,451
Education fund	7,077	30,582	23,444	14,215
Health fund	16,530	25,981	29,536	12,975
Other funds	1,824	13,848	8,341	7,331
Total restricted funds	80,695	208,517	157,181	132,031
Unrestricted funds	55,611	162,693	175,185	43,119
Totals	136,306	371,210	332,366	175,150

Note 5: Staff remuneration

	2022	2021
Staff costs	£	£
Salaries	135,794	116,092
Social security costs	6,868	5,252
Pension contributions	4,129	3,124
Total staff costs	146,791	124,468
Number of full time staff employed	1	1
Number of part time staff employed	6	6

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £24,936 in 2022 (2021: £20,363).

No Trustees remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the years ended 31 December 2021 or 2022.

Note 6: Analysis of debtors and creditors

Debtors	2022	2021
Debtors: amounts falling due within one year	£	£
Trade debtors	-	14,100
Other debtors	8,900	17,948
Total	8,900	32,048

Creditors	2022	2021
Creditors: amounts falling due within one year	£	£
Taxation and social security	2,456	4,556
Other creditors	5,309	15,821
Total	7,765	20,377

Note 7: Related party transactions

There were no related party transactions in the years ended 31 December 2021 or 2022.

Note 8: Statement of Financial Activities prior year

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
Income from:	£	£	£
Donations and legacies	208,690	153,728	362,418
Other income	2,879	-	2,879
Total income	211,569	153,728	365,297
Expenditure on:			
Raising funds	91,866	-	91,866
Charitable activities	118,501	98,656	217,157
Total expenditure	210,367	98,656	309,023
Net income /expenditure	1,202	55,072	56,274
Net movement in funds	1,202	55,072	56,274
Transfers between funds	(3,261)	3,261	-
Total funds brought forward	57,670	22,362	80,032
Total funds carried forwards	55,611	80,695	136,306

Note 9: Balance sheet prior year

	Unrestricted 2021	Restricted Funds 2021	Total 2021
Current Assets	£	£	£
Debtors	28,787	3,261	32,048
Cash at bank and in hand	47,201	77,434	124,635
Current Liabilities			
Creditors:	20,377	-	20,377
Amounts falling due within 12 months			
Net Current Assets	55,611	80,695	136,306
Net Assets	55,611	80,695	136,306
Funds			
Unrestricted funds			55,611
Restricted funds			80,695
Total funds			136,306

TEMWA UK

England & Wales - Charity number 1185889

Accounts

TEMWA REPORT AND ACCOUNTS 2021



 **TEMWA**
WHEN COMMUNITIES COME TOGETHER

Registered charity no: 1185889

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INTRODUCTION

Welcome to Temwa's Annual Report 2021, where we show the impact of what happened when communities came together in Malawi and the UK in 2021.

We partner with remote hard-to-reach communities in Northern Malawi, empowering local people to end poverty and transform their own futures. We inspire communities in the UK to help bring about this change by supporting our work.

Like many charities, Temwa continued to be affected by the Covid-19 pandemic and changes in the aid sector in 2021. The communities in Malawi received very little governmental support for Covid-19. At the same time, many fundraising events and festivals had to be cancelled again. The sudden cancellation of our three-year grant from the Foreign, Commonwealth and Development Office (FCDO) was a further devastating blow to our communities who urgently need support to build climate resilience. However, thanks to your help we were able to adapt and continue with our important, life-saving work. We are proud to say that we have not only met our targets, but have exceeded them in many areas. Here are just some of the achievements that your funds enabled during 2021:

- **We significantly expanded our water, sanitation and hygiene support – resulting in better toilets and over 2,500 people gaining access to clean water in their homes.**
- **Our livelihood initiatives created increased income and safety nets for families facing the triple emergency of extreme poverty, climate crisis and the Covid-19 pandemic.**
- **Our Temwa Carbon Balance scheme continued growing with 33,007 trees planted – triple our carbon benefit target.**
- **1,200 children attending Temwa's Reading Camps have improved their performance at school.**

In the UK, the continued generosity and commitment of our supporters from local businesses, individuals, trusts and foundations, artists and creative agencies have been more important than ever. With many charities being forced to close or downsize due to funding shortfalls during the pandemic, our continued presence was vital for the remote, vulnerable communities we support in Malawi. Thank you for making it possible for Temwa to continue our life-changing work.

Looking forward, we will continue to work closely with community governance structures for them to become effective and autonomous overseers of our programmes and wider community development. We will work with communities to grow household resilience to increased climate shocks, and expand projects aiming to improve community literacy, stigma-free HIV testing, and water and sanitation. We hope that through existing and new partnerships in the UK and beyond we can help transform lives for communities in one of the poorest countries in the world.

Jo Hook
Co-Founder and Managing Director





WHEN COMMUNITIES COME TOGETHER: OUR APPROACH

WHEN COMMUNITIES COME TOGETHER: OUR APPROACH



Nkhata Bay North is an extremely isolated and poor region in Northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat, and consequently are neglected by limited government services. The majority find it difficult to access education, healthcare, jobs, and markets.

Temwa's unique approach, based on almost 20 years' experience, centres around our belief that communities coming together is the only way to sustainably address problems faced by communities such as those in Nkhata Bay North. Our community-driven approach has three main threads:

- **Helping communities define their own priorities and strategies**

Our Malawi team utilise their community development expertise to facilitate village-level conversations that help communities identify current challenges, collective goals, and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups like women, young people, and people living with HIV and AIDS. We do not enter into a new project unless there is community commitment and unless community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects we introduce are needed and can be sustained by communities.

- **Recognising the interlinked nature of development challenges**

We have learnt that in an area as poor as Nkhata Bay North a narrow approach focused on only one sector cannot help the most vulnerable households improve their situation. For example, improving access to education will not work if poor harvest yields leave children hungry or poor sanitation makes them ill. Temwa takes a holistic approach, supporting communities to identify the root causes and interlinked nature of the challenges that they face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

- **Building the capability of local leadership**

Area and Village Development Committees are locally elected bodies with a mandate to implement local development strategies and have a formal say in local government decision-making, including funding. All of our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each community structure. Supporting Area and Village Development Committees is central to our exit strategy, by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH: THE EXAMPLE OF EDUCATION

Temwa supports the improvement of community education levels, as education is crucial for community members to be able to lift themselves out of poverty. This kind of support often includes the provision of educational materials and services. Our experience shows, however, that merely providing a well-resourced library or making after-school literacy support available will have a limited impact. This is because the most vulnerable community members will only be able to make use of these resources if other underlying practical, social and economic problems are also addressed.

Nkhata Bay North experiences multiple deprivations, all of which need to be addressed:

- **Limited local job opportunities results in lack of belief in education and impacts community members' life and career aspirations**
- **Household duties and income-generating farm work are prioritised by the poorest families, meaning they often keep their children out of school**
- **Poverty means many children arrive at school hungry**
- **Monoculture farming of staple crops leads to poor diets and nutrition, affecting children's ability to concentrate in school**
- **Extreme weather events, such as flooding, caused by climate change can impact access to school and but also destroy crops and increase hunger**
- **Reliance on unsafe water sources results in ill health and school days lost to preventable diseases**
- **Lack of toilets and sanitary facilities at secondary schools means many girls stop attending when they reach puberty**
- **Long and unsafe journeys to school, and lack of safe accommodation nearby deter children, especially girls, from going to school**
- **Traditional social and cultural norms, including persisting gender inequality, undermines girls' ability to exercise their rights and their education is often not prioritised**
- **High rates of child marriage and teenage pregnancy, linked to poverty and traditional norms, mean many girls drop out of school early**
- **Capacity gaps in local governance can lead to poor oversight of educational provision and lack of action on locally-available solutions, thereby reducing the quality and availability of education**

In the communities in which we work, all of these challenges need to be addressed if we want to see long-term, sustainable improvements in education for the most marginalised people. The harmful consequences of these underlying challenges, especially with regard to the prioritisation of income generation and the cultural acceptance of child marriages and pregnancies, have become, tragically, more evident during the Covid-19 pandemic.



OUR COMMUNITY PROGRAMMES

COMMUNITY AGRICULTURE AND FORESTRY

Around 90% of households in Nkhata Bay North are smallholder subsistence farmers, and almost 60% of the population lives in extreme poverty, with incomes below £0.52 per person per day. Many families do not have a secure year-round food supply. This food and income insecurity can lead to people cutting down trees to clear more land for farming, or to sell as firewood or charcoal for basic, short-term survival. The unsustainable deforestation then leads to soil erosion which affects land fertility, water supply, and increases the severity of extreme weather events, including droughts and floods – thereby exacerbating food and income insecurity further.

Climate change has also become a daily reality, with devastating impacts. In 2021, the annual rainy season started early and heavy in November. This caused severe floods in Northern Malawi, which displaced roughly 10,000 people who lost their homes, farms and livelihoods.

Temwa's agriculture and forestry programme improves the climate resilience of vulnerable families by reversing land degradation, creating forest-friendly livelihoods, and supporting sustainable use and management of local natural resources.

Highlights



20 farmer groups are diversifying rural livelihoods and reinvesting their profits in business expansion.



33,007 trees planted in 2021 under Temwa Carbon Balance have tripled our carbon benefit target.



Deforestation rates are slowing down in two villages for the first time ever thanks to bylaw enforcement and forest-friendly livelihoods.



COMMUNITY AGRICULTURE AND FORESTRY

Improved food security for vulnerable households

Climate-smart farming helps families adapt to the changing climate while increasing productivity. Temwa's Usisya Demonstration Garden has continued to showcase climate-adaptive farming methods to local families. The garden also sells the organic vegetables that it produces. Despite an attack of pests, the garden made a profit of about £80 in 2021, which was reinvested into the garden's operations through the purchase of new rabbit breeding stock. The introduction of livestock groups (see more below) is also improving food security. Livestock not only diversifies diets, but provides animal manure that can be used as an organic fertiliser, which negates the need to purchase expensive chemical fertilisers. This saves community members' money, while helping improve soil fertility and productivity.

Increased income from climate-adaptive livelihoods

Diversified income sources and livelihoods that do not damage the local environment are central elements of climate-resilient communities. They create a safety net that helps communities cope in times of crisis. In 2021, Temwa worked with 20 Farmer Associations and Community Enterprises, exceeding our target of 16. These farmer groups specialised in beekeeping and the production of crops and livestock, such as pigs, rabbits, and goats. By learning together and pooling resources, these groups are growing in business capacity and are starting to record higher yields and increasing incomes. This will help over 1,200 people become more resilient to economic and climatic shocks. For example, the Zulunkhuni Beekeeping Group has been independently building a processing facility, which will allow them to certify their honey and can open new markets and increase revenue. The positive progress is attributed to the development of group business plans, as well as improved crop and livestock management practices following Temwa's material, training, and business support for the farmer groups.

Improved community stewardship of local natural resources

Northern Malawi has the greatest tree coverage in the country, but the forest is being cut down at an alarming rate: since 2000, Nkhata Bay district has lost 22% of its forest. As 90% of rural households here rely on the land for survival, Temwa is helping to combat deforestation. We are delighted to say that 33,007 trees were planted in 2021, with a total of 51,075 trees planted under Temwa Carbon Balance since it launched in 2020. The scheme has helped balance 6,398 tonnes of CO₂ emissions of our individual and corporate supporters, which is three times higher than our goal.

Temwa continues to work closely with local governance structures, such as Area and Village Development Committees. We provide tailored training and support, so that these structures can effectively promote and enforce the sustainable use and management of local natural resources. We had plans to support this work through a grant from the Foreign, Commonwealth and Development Office (FCDO), but the grant was suddenly cancelled in early 2021 due to broader UK aid cuts. However, the communities have shown amazing commitment and ownership: in some areas, local governance is starting to enforce bylaws that protect forests and planning forest patrols, with minimal external support. Degraded land areas have also been demarcated for natural forest regeneration. In two villages, deforestation rates are even reported to be slowing down, thanks to local bylaw enforcement and alternative livelihoods, such as beekeeping, which are making people realise the value of protecting woodland.

COMMUNITY STORIES

Reinvesting for a better future

Temwa began working in Chilembe village in 2021, after the villagers approached us for support. Most families in the area grow bananas as their main source of income. However, Mr Skeva Mnkondya, a chairperson for a newly established Livestock Management Committee, explains that the bananas have not been growing as well as they used to, so the price depreciated. “As a village we decided to go on a learning visit to banana farmers in Mpamba, which is a hub of bananas in Nkhata Bay, where we learnt that bananas grow better with pig manure.”

For the community to build a livestock breeding centre, Temwa supported the village with construction materials, such as cement and iron sheets. When it is complete, Temwa will provide pigs to help the village begin their livestock pass-on scheme. In line with Temwa’s community-driven approach, the villagers have contributed locally available resources like sand and manpower. Skeva hopes that the pass-on scheme will boost banana production, improve nutrition, and increase household income in future. Your support is creating a safety net that helps community members earn more money and become more resilient to crises.



“Empowered women can make a great and lasting change in the environment”

Learn Kananga, the chairperson of Munkhoza Beekeeping Group, is leading the group in forest restoration. “Under my leadership, we have made a lot of progress. Last year we raised and planted trees. We engaged community leadership on the importance of caring for the environment.” Learn is dedicated to solving environmental challenges and believes that women’s leadership is crucial for achieving environmental sustainability: “As mothers, our influence gets established at household level... what we do most of the time is what our families and children model.”

Recently, the group had problems with managing the bees. With Temwa’s help, they visited another village to learn from their peers. Learn is grateful for Temwa’s support which has enabled her to care for her family of four children and improve the skills of her group. “Temwa influenced my mindset. I am a very active woman in coming up with creative ideas on how I can care for my family. I am a better farmer than I used to be.” Your support is helping people like Learn to empower more women to take on leadership positions and to solve environmental challenges.



COMMUNITY HEALTH

In Nkhata Bay North, one in every six adults in is HIV-positive, and sexually transmitted infections are highly prevalent, especially amongst young people. Waterborne diseases, including bilharzia, diarrhoea, intestinal parasites and cholera, are common due to the reliance on open water sources, poor sanitation infrastructure, and poor hygiene practices. At the same time, healthcare services are inadequate and hard to access due to the area's topography and lack of reliable transport infrastructure. All too often, the community loses citizens to long-term illness and death as a result of poverty, poor levels of knowledge, and lack of access to health services.

Like elsewhere in the world, Malawi too experienced new waves of Covid-19 during 2021. Due to Nkhata Bay North's isolated location, there has been very little governmental support for Covid-19 awareness, testing, or vaccines to help prevent transmission. At the same time, community members are more vulnerable to contracting diseases and viruses, such as Covid-19, as they struggle to access basic hygiene supplies such as soap. Throughout the pandemic, people have also been exposed to health-related misinformation circulating on social media.

Temwa's goal is to increase community knowledge and support services around health – allowing community members to better understand and take control of their personal health. In 2021, our health programme was able to respond to multiple acute community health challenges in the region, including addressing the devastating impact of HIV and AIDS, improving water, sanitation and hygiene, and responding to the Covid-19 crisis. Amidst this global pandemic, it is more important than ever that the most vulnerable people have access to reliable health information, and safe water and sanitation facilities.

Highlights



2,500 people gained access to clean water in their homes in 2021 – and 6,600 people since Temwa's WASH project started.



Families independently built 66 latrines and 200 handwashing stations, following Temwa's community engagements and construction of demonstration latrines.



HIV tests are now offered as a routine service to all visitors at the 5 health centres in Nkhata Bay North.



COMMUNITY HEALTH

Increased community knowledge about health

Improved understanding about health issues helps community members make informed decisions about their personal health. It also helps them assess the importance of risk reduction strategies, such as HIV testing, regular handwashing, and Covid-19 vaccines. To deliver maximum impact, Temwa's awareness campaigns are tailored to each community's needs. During 2021, our socially-distant awareness campaign reached over 4,500 people (estimated 70% women) on personal and communal hygiene, sanitation, and Covid-19 prevention. We also directly reached over 1,300 community members (45% women) with HIV-related messages, including HIV prevention and the stigma-free, provider-initiated HIV testing and counselling services now available at all of the five local health centres. We distributed over 2,500 local-language leaflets and painted five murals with health messages. Daily radio jingles, regular radio talk shows, and a weekly health fact-check radio programme enabled an estimated 40,000 people in Nkhata Bay North and the wider region to access accurate and clear health information. The health education campaigns in 2021 helped tackle health-related misconceptions currently circulating in the communities. Amongst other successes, we witnessed an increase in Covid-19 preventative measures and vaccine updates.

Improved community health services

The five health centres in Nkhata Bay North are under-resourced and sparsely located – with some community members living a nine-hour walk away from the closest clinic. Temwa aims to improve health services available within these remote communities, working closely with local governance and the health facilities. In 2021, Temwa helped roll out provider-initiated HIV testing and counselling at three local health centres and strengthened it at the other two clinics where this WHO-recommended approach was introduced in 2020. About 200 health and local governance representatives were trained to better understand their responsibilities in HIV service provision and good practice of patient care. Reportedly, following the introduction of this approach, cases of people refusing HIV testing have reduced by up to 70%.

Temwa also strengthened community-led management of Covid-19 as well as water, hygiene and sanitation. We trained 190 frontline health workers and members of local governance who are now proactively taking action to improve communal health through bylaws and local action plans. We helped the communities organise Covid-19 vaccination clinics in remote villages, while supplying an estimated 3,000 pieces of personal protective equipment, such as masks, soap and sanitiser, to the local health centres and schools.

Access to safe and clean water and sanitation

Lack of access to safe water and poor sanitation means that each year three in five people in Nkhata Bay North contract easily preventable waterborne diseases. Thanks to Temwa's support, 6,600 people now have access to clean water in their homes, including 2,500 new people benefiting from this simple water filtration system in 2021 alone. Over 20,000 people in the wider community can access clean water at three local schools, two health centres and one girls' hostel. Following sanitation education and construction of 8 demonstration latrines, households also independently built 66 new toilets and an estimated 200 handwashing stations in public areas and outside toilets at homes, far exceeding the project expectations. Local health centres are reporting that most cases of waterborne diseases are now linked to families without access to water filters. Beneficiaries pay a contribution towards the filters, which is then reinvested in other community health initiatives.



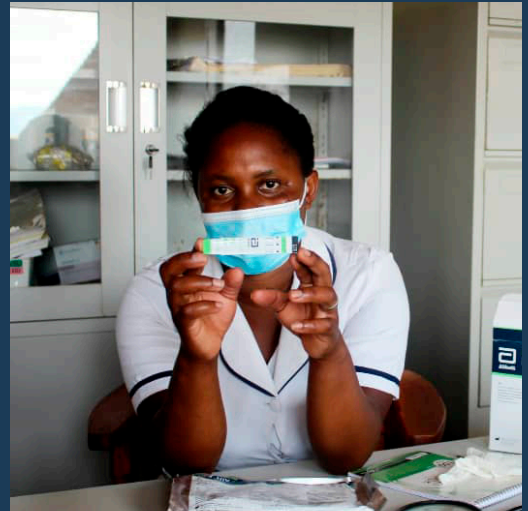
COMMUNITY STORIES

“People come from very far areas to access services at this hospital”

Before the project, patients at the Bula health centre, often feared the HIV testing process and insisted that they were only treated for the illness they were currently presenting.

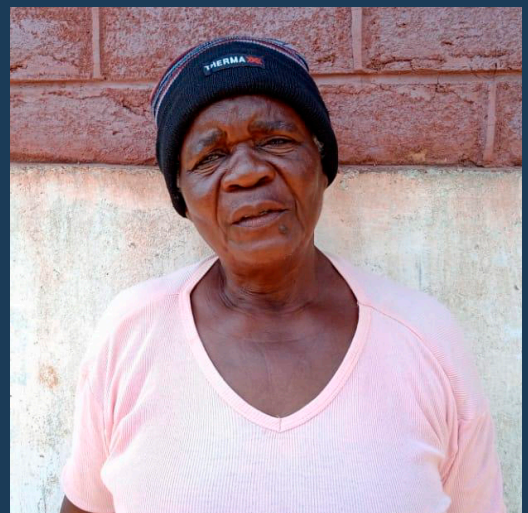
Since Temwa’s involvement, provider-initiated HIV testing and counselling has become a normal part of client consultation. Linda Ziba, a nurse at the Bula health centre, has seen how community knowledge on the approach has greatly improved, and patients are less afraid or aggressive when they are referred. She says that she now frequently advises her clients to be tested: “I have lost count of my referrals!”.

Community access to health services and HIV testing has significantly increased through the new service provision at the Bula health centre as well as mobile outreach clinics that Temwa has supported in remote villages. Linda hopes that they will be able to reach even more communities with Temwa’s continued support.



A village headwoman improving sanitation

Kamalongo, 59, is the headwoman of Murwa, a fishing village along the shore of Lake Malawi. She thanked Temwa for introducing the water, sanitation and hygiene project, as it has been an opportunity to reflect and act on the changes she and others have wanted to see in their community. During the main fishing season, many community members stay in temporary shelters by the lake to catch, process, and sell fish. Due to the lack of sanitation facilities along the lakeshore, open defecation becomes a regular practice, creating a health hazard. To change this situation, the Murwa community decided to construct toilets along the lakeshore, using the money collected from the sale of the subsidised water filters to local families.



Kamalongo noted that “the lake is our main source of water and proper management of the resource would be good for the wellbeing of the residents”, alongside the new toilets and improved understanding of good hygiene practices. Thanks to your support, community leaders can access information and resources that allow them to improve health conditions in their villages. Kamalongo hopes that when they finish constructing the toilets, the shores will be clean.

COMMUNITY EDUCATION

In Malawi, significant under-investment in education and high poverty rates mean that one in three adults are illiterate. These challenges are exacerbated in Nkhata Bay North by geographical isolation, inadequate resourcing, and extreme poverty. Schools are poorly resourced, teacher-student ratios are high, and pressure to engage in family livelihoods keeps many children out of school.

The Covid-19 pandemic has further worsened the situation in Nkhata Bay North. Prolonged school closures in 2020 and early 2021 led to an alarming, six-fold increase in teenage pregnancies and child marriages, as well as a three-fold increase in school dropout rates.

Temwa's education programme improves community literacy, reduces barriers to education, and supports inclusive and equal education. All of this is crucial to help encourage children and young people to continue with their education.

Highlights



School performance improved among 1,200 Reading Camp participants, with double the targeted number of children attending Temwa's reading groups



Secondary school bursaries helped keep all 25 vulnerable but gifted students (68% girls) in school, despite the huge impacts of the Covid-19 pandemic on their families' lives



School enrolment increased, including 80 girls rescued from child marriages and re-enrolled, thanks to Temwa's engagements with local governance and resulting local action



COMMUNITY EDUCATION

An enabling and inclusive environment for literacy created

In the impoverished communities of Nkhata Bay North, family income generation is often prioritised over education. Temwa's community engagements and events are vital for increasing community awareness of the importance of education. In 2021, we continued a radio awareness campaign that reached an estimated 20,000 people. Seven Reading Camps participated in Spelling Bee competitions, fun events that celebrate literacy. As a result, more parents have become actively involved in their children's schooling. New local education bylaws, created following Temwa's community engagements, are leading to increased enrolment of children at school. School governance is also monitoring pupils progress and attendance more independently. These community-led initiatives, alongside Temwa's awareness campaigns, show that the wider community is increasingly valuing, and actively willing to improve, educational provision in their area.

Improved reading and writing skills

Schools in Nkhata Bay North have large class sizes and high teacher-student ratios, often 1:90. As a result, children often do not learn to read and write properly, impacting their academic progress later on. Temwa's Community Literacy project offers low-cost but effective after-school education that boosts learners' abilities to read and write. In 2021, 21 weekly Reading Camps and three Village Reading Groups were attended by 1,200 primary school-aged children and 43 young women (57% girls) – almost double our target. Our approach is proving to work: all children attending Reading Camps passed their final exams, with two Reading Camp learners becoming the top two performers in their primary-school class. The groups are run by over 40 voluntary mentors who also produced over 60 books in local languages that reflect local culture and are inspiring the students to read.

Improved library services

Schools in Nkhata Bay North are generally poorly resourced, and many learners have to share one textbook. Local libraries established by Temwa, are making a huge difference to community access to learning resources, and their motivation to learn. Ten school libraries were regularly open during the year, thanks to the active engagement of school governance. About 3,370 visitors (39% women) were recorded at the Usisya Community Library in 2021. This is the highest number ever recorded of girls and women visiting the library, compared to only 8% in 2016 and 26% in 2020. The library continues to be a popular place of learning for school-going children, who make up 90% of all visitors. They are attracted by the available curriculum books and conducive learning environment. The library also offers free computer access and lessons.

Increased access to secondary education for disadvantaged youth

Secondary school education in Malawi is not free, and the majority of children cannot access it. Temwa's Secondary School Bursary Scheme, launched in 2008, supports gifted but disadvantaged learners who cannot afford to pay for their education. In the 2021 school year, we supported 25 students (68% girls) to attend government-run schools. The scheme addresses the financial challenges and hidden costs of education by assisting learners with school and exam fees, stationery, uniforms and complementary mentoring support. No students dropped out in 2021 which, considering the impacts of the Covid-19 pandemic, shows the hugely positive impact of the bursaries. The scheme is motivating students, increasing their appreciation of education and helping to keep them in school.



COMMUNITY STORIES

“I want to be a nurse”

Veronica Thera, 16, has been on a transformational journey since becoming a beneficiary of the Temwa Secondary School Bursary Scheme. Growing up as an orphan, she lives with her grandparents who struggled to afford Veronica's school fees. "It was really stressful and demotivating. Sometimes I failed to concentrate in class because of the problems at home." Being supported by Temwa and Nick Webber Trust has allowed Veronica to remain at school, something she thought was impossible. It has made her academic performance improve greatly. She is now the second-best student in her class.



"Where do I begin to thank Temwa? Temwa is a parent I never had... I am not at all distracted with worrisome and stressful thoughts about my home conditions. My whole concentration is in school." Veronica has a clear vision for what to do after finishing school, "Now that I am sure I will complete my secondary school, I can proudly say that when I grow up, I want to be a nurse and save peoples' lives".

“I come to the library after classes to read books with fish, butterflies, cars and children”

Blessings Ngwira, 9, is one of the children from the village of Nthembo who regularly visit the Usisya Community Library and attend the Chigwirizano Reading Camp. In late 2021, Temwa Malawi's Communications Officer, Luzily Chiponde, met Blessings on his way to the library. Holding up Blessings for a chat was not easy because he was in a rush. Blessings explained that he was reading a book titled 'Galeta lodzadza ndi ufulu' (A freedom chariot) that he, "couldn't wait to finish".



Blessings has big aspirations for when he grows up, as he knows that he could have a positive impact on his community. He is planning to master his literacy skills and become a teacher, or maybe even a lecturer or professor, to support all those that do not have access to education. Through your support, Temwa's Community Literacy project is helping children like Blessings to dream big. Better access to books and learning facilities encourages creativity, improves reading skills and ultimately will expand life opportunities for children in these remote communities.



**COMMUNITIES
COMING TOGETHER**

COMMUNITIES COMING TOGETHER TO ACHIEVE GREAT THINGS!

None of Temwa's work would be possible without our community of supporters in the UK who continue to exceed our expectations with their love, support and fundraising feats.

Despite another challenging year, with the continued impacts of the Covid-19 pandemic, businesses, grant-makers and individuals continued to provide funding, in-kind donations and hours of voluntary effort needed to keep the vital work that Temwa does going – thank you!

Here are just a few of the highlights from 2021:

You helped us plant 33,000 trees...

through our Temwa Carbon Balance scheme that you signed up for to balance your household, workplace, travel and organisational carbon emissions.

You took on amazing feats...

by taking on the 3 peaks in the Brecon Beacons, running half marathons, taking on a challenge to climb Kilimanjaro (virtually), and cycling from Brighton to Bristol. You were all truly inspirational!

You got arty...

by supporting our Contemporary Art Auction in association with Vanguard by providing some amazing artwork for the auction, and by bidding on the unique artwork up for grabs.

You showed your commitment...

by signing up, or continuing to support us, as one of our much valued monthly donors, which provides Temwa with a really important steady income stream that allows us to plan ahead.

You celebrated with us..

with the return of Temwa's Annual Christmas spectacular held at the stunning, new Mount Without venue in central Bristol.

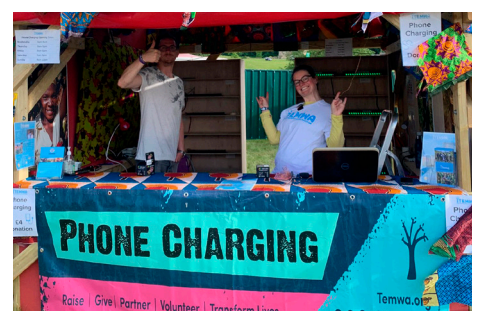
You had double the impact...

by donating to our Big Give Christmas Appeal in December, with matched funding from a generous private donor and the Coles-Medlock Foundation, and raising over £40,000 to support our agriculture and forestry work in Malawi.

You volunteered...

at home, in the office, at events, on our Board of Trustees, or as one of our Temwa Ambassadors. By giving up your time and energy to Temwa, you really are making a difference and helping us reach even more people.

So THANK YOU to you ALL from the entire Temwa team!



COMMUNITIES COMING TOGETHER

Finally, we would also like to say a special thanks to some of our key individual, corporate, and trust and foundation funders and partners who provided us with support and donations during the year including:

Geoff Hall

Jude Butt

Pete Spurr

Roger Manser

Sarah Dent

Tony Johnson

Aptiga Ltd

Armco Direct

AWW-UK

Bike Park Wales

Clemtech

Delta XML

East Bristol Auctions

Ecolibrium

Maya

Pembree Ltd

Safestore

Taxi Studio Ltd

The Mount Without

Thresholds

V7 Asset Management

Wells Chiropractic and Osteopathy Centre

White Label Resources

Wells Rotary Club

Ridhwan UK Eco Group

Allan and Nesta Ferguson Charitable Trust

Ashworth Charitable Trust

Austin Bailey Foundation

British and Foreign School Society

Bryan Guinness Charitable Trust

Chalk Cliff Trust

Charles Hayward Foundation

Chrysalis Trust

Dorfred Charitable Trust

Eleanor Rathbone Charitable Trust

Eva Reckitt Trust Fund

Joy Welch Educational Charitable Trust

Kestrelman Trust

Mercury Phoenix Trust

Nick Webber Trust

Open Gate Trust

Pat Newman Memorial Trust

Peter Stebbings Memorial Charity

Ptarmigan Trust

Souter Charitable Trust

T & J Meyer Family Foundation

Think Malawi

VC Gangani Welfare Fund



LOOKING FORWARD TOGETHER

Moving into 2022, Temwa will continue to adapt both here in the UK and overseas in Malawi, in order to navigate through these difficult times with the climate crisis and continued impacts from Covid-19. We will build upon our past programme and fundraising successes, and continue bringing communities in Malawi and the UK together to create positive change. We will do everything we can to keep both our UK and Malawi staff and volunteer teams safe from Covid-19, and to help them grow in their roles at Temwa while delivering a high standard of work.

In line with Temwa's community-driven approach, we will continue to work with local governance structures in Malawi. Our support will help strengthen their autonomy and expertise in development, advocacy and accountability, so that they are able to deliver basic services and support to the people they represent. Our aim is for the structures we work with to be able to model good practice for neighbouring villages.

With the increased climate and economic shocks, our programme focus will be on strengthening household and community resilience in Malawi through sustainable livelihoods, while continuing to give UK individuals and businesses the opportunity to balance their carbon emissions through our holistic reforestation scheme. We will also expand our work to improve community literacy, stigma-free HIV testing and counselling, and work with new communities on an expanded water, sanitation and hygiene project.

In both the UK and Malawi, we are working to build new partnerships with specialist NGOs and donors to help make this change happen.

We hope that you can continue to support us on this journey. Fundraise, Give, Volunteer, Partner, and Transform Lives with Temwa. Great things can happen when communities come together!



Get in touch

@TemwaUK

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TRUSTEES ANNUAL REPORT & ACCOUNTS

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

OBJECTIVES AND ACTIVITIES

The charity's objectives are as follows:

Objects for communities, individuals and families in rural areas of Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness in particular but not exclusively through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

In order to meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see ‘Structure, Management and Governance’ below). The charity’s activities are led by our vision, which is of **“thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively.”**

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

Agriculture and forestry. The charity supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage the charity has supported direct supply of staple foods.

Health. Our health work includes support for communities and individuals affected by HIV and AIDS; water and sanitation initiatives such as supply of water filters and hygiene education; support for communities around Covid-19; and other health awareness and education based on community needs.

Education. Our education work supports improvement of community literacy through reading groups and libraries; bursary support for children in secondary schools; and tailored support for girls’ education, including community infrastructure such as school toilets and hostel accommodation.

FUNDRAISING APPROACH

Temwa UK’s fundraising is carried out in two ways. Firstly, Temwa’s salaried staff carry out fundraising activities including applications to trusts and foundations; approaches to businesses; fundraising events; and appeals for individual donations using social media and conventional media. The charity does not directly solicit donations by cold-calling, door to door appeals or street approaches.

Secondly, volunteers carry out fundraising on Temwa UK’s behalf by taking part in challenge events. These volunteers raise funds by informal appeals to friends, family and colleagues.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

When volunteer participants in challenge events carry out fundraising on behalf of Temwa UK, the charity provides guidance and support for them to ensure that fundraising activities are appropriate and effective.

Temwa UK does not use professional fundraisers or external fundraising consultants or services.

Temwa UK did not receive any complaints about fundraising activities in 2021.

Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time. The charity manages personal data using a Data Protection Policy that is fully compliant with GDPR. The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

FINANCIAL REVIEW

2021 saw Temwa UK performing well despite a number of challenging circumstances. Prior to the Covid-19 pandemic live fundraising events had been a key part of Temwa UK's income, and the loss of this opportunity during the pandemic could have had a severe impact on the charity's income. Alongside this the cancellation of Foreign Commonwealth and Development Office's grant funding streams was a severe disappointment, as Temwa UK had been approved for major funding and was in the final stages of project approval when the news of the cancellation of all new funding was announced.

Despite this 2021 saw good financial performance for the charity. Total income was £365.3k, an increase of £58.7k (19%) on 2020.

The increase in income was primarily driven by increased grant funding, which rose from £40.1k in 2020 to £126.2k in 2021. This increase was brought about by the development of a set of well-designed project proposals which were favourably viewed by a range of funders.

Individual giving also rose with total income of £198.1k against total income in 2020 of £174.0k. This was primarily the result of a number of highly successful fundraising events towards the end of the year, once Covid-19 restrictions had lifted sufficiently.

Corporate income fell from £60.8k in 2020 to £38.2k in 2021. This fall was driven by economic uncertainty across all industries in the aftermath of Covid-19, leading to a fall in corporate donations. As a result of the increase in total income, Temwa UK was able to transfer more money to Temwa Malawi through 2021, with total transfers up from £111.2k in 2020 to £136.0k in 2021. In addition to increasing the transfers to Malawi the cost of charitable activities in the UK has decreased to £81.2k from £85.2k in 2020.

The increase in funding for Malawi projects contributed to higher overall expenditure, which rose from £266.3k in 2020 to £309.0k in 2021. The other significant factor in this increased expenditure was the event costs associated with the fundraising events carried out during the year, which totalled £30.2k against a 2020 figure of only £5.4k: unsurprisingly event costs were very low during the first year of the pandemic.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Overall the charity achieved a net income of £56.3k in 2021, against a 2020 net income of £40.2k. This enabled the charity to close 2021 with total funds of £136.3k, of which £80.7k was restricted funds and £55.6k unrestricted. The charity therefore ended 2021 with unrestricted funds above the level set in the Reserves Policy (see 'Reserves Policy' below).

GOING CONCERN

The charity ended the year in a secure financial position with unrestricted reserves sufficient to give confidence that the reserves policy will be met throughout 2022. Income in 2021 rose by 19% against the previous year, and expenditure was well managed.

The trustees therefore feel confident in the charity as a going concern and this report is presented on that basis.

RESERVES POLICY

Temwa UK operates under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held and used according to the individual funding agreement under which they were provided.

Temwa holds funds in reserve for two specific reasons:

1. As a long term contingency fund, to allow the charity to uphold its contractual responsibilities if it faces an unexpected event or series of events such that the charity could face closure if effective action is not taken.
2. As designated funds where a project is planned for a specific point in the future, so as to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2021.

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events forces the trustees to take urgent action to avoid the closure of the charity; or to plan for the closure of the charity so that this takes place in a way that is compliant with the charity's own constitution and with charity and employment law.

The charity will aim to hold a long-term contingency fund at least equal to two months' core operating costs for Temwa UK plus one month's core operating costs for Temwa Malawi, defined for both charities as:

- Total cost of employment for all salaried staff.
- Office rent, utilities and service charges.
- Accountancy and other professional fees.

Reserves held

The Trustees determined that the target level of reserves required by this policy at the close of 2021 was £32,550. At 31.12.21 the charity held £55,611 as unrestricted reserves. The Trustees judged that it was appropriate to hold this higher level of reserves, as unrestricted funds are expected to fall through 2022 in line with the seasonality of fundraising income. The level of reserves held at 31.12.21 gave the Trustees confidence that the reserves Policy is likely to be met throughout 2022.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

GOVERNANCE AND MANAGEMENT

Public Benefit

The Charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met in order to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public.

Temwa UK promotes the development of communities in the district of Nkhata Bay North, Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes.

While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, female- and child-headed households and families hosting orphans.

Governance and Management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational requirements. All trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with CONGOMA and the Malawi NGO board as an independent NGO, administered by a Board of Trustees, chaired by Dr CAPS Msukwa. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focusses on fundraising and providing technical support. The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focusses on project development, delivery and reporting, including monitoring and evaluation.

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. It is important therefore for Temwa within Malawi that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

Risk Management

The trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

assurance against fraud and error. In order to achieve this, trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk.

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular reforecasting, fundraising pipeline analysis and fundraising strategy reviews.
- The risk of cash flow issues arising from irregularity of income. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The risk of loss of key staff in the Temwa Malawi team. Salaries have been reviewed and inflationary increases have been granted. Alongside this support is provided for staff training and development.
- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short term restricted funds are used to provide bridge funding, enabling long term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place and training is given for all UK and Malawi staff, trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.
- The risk that Temwa UK's reputation is damaged by incidents of fraud, bribery or corruption within Temwa Malawi. Temwa UK supports Temwa Malawi in carrying out regular policy reviews and internal checks. Temwa UK's Finance and Systems Manager will travel to Malawi in May 2022 to carry out internal audit and training for finance staff.

Financial management

The trustees aim to secure strong financial management of its finances in the following ways:

1. Quarterly reports are provided to the Board on the overall financial position of Temwa and its financial prospects for the following 12 months.
2. More regular reports are provided to the Board where required – for example, in response to the challenges caused by Covid-19.
3. A Finance and Systems Manager manages Temwa UK's finances on a day to day basis. Through 2021 the post was held by Joe Evans, an experienced finance manager with a track record in finance and business management in the private, public and charity sectors.
4. Regular reviews and updates are carried out on systems, policies and procedures to ensure they are fit for purpose.
5. An individual trustee Kettie Nhlane with strong finance experience is assigned the role of Finance Lead on the Temwa Malawi Board which is supplemented by regular review by the Temwa UK office.
6. An individual trustee with strong finance experience is assigned the role of Finance Lead on the Board. This post is currently held by Robert Booth, a qualified chartered accountant with senior financial management experience in the charity sector.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 1185889

Company registration number CE019247

The charity's principal office and registered address is

Temwa
Kambe House
34 Portland Square
Bristol
BS2 8RG

www.temwa.org / info@temwa.org / 0117 287 2892

Trustees during the year and since the year end

Richard Potter (Chair)

Clare Bishop

Ann Evans

Robert Booth

Rachel Haynes

Sheena Wynne

Sophie Elson

Bankers

HSBC

27 Gloucester Road North

Filton

Bristol

BS7 0SQ

Independent examiner

Michael Strong FCA CTA

Saffery Champness

St Catherine's Court

Berkeley Place

Clifton

Bristol

BS8 1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by the Charity Commission and Charity SORP.

Funds held as custodian trustee on behalf of others

The charity does not act as a custodian trustee on behalf of any other entity.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales/Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 17th September 2022

and signed on their behalf by

Signed.....

Date: *17th September 2022*

Robert Booth, Treasurer

Signed.....

Date: *17th September 2022*

Richard Potter, Chair

Temwa UK
Independent examiner's report to the trustees of Temwa UK ('the Charity')
For the year ended 31 December 2021

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

As the charity's trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Name: Michael Strong FCA CTA

Member of the Institute of Chartered Accountants in England and Wales

Address: Saffery Champness LLP, St Catherines Court, Berkeley Place, Bristol, BS8 1BQ

Date:

**Statement of Financial Activities
For the year ended 31 December 2021**

		Unrestricted Funds 2021	Restricted Funds 2021	Total 2021	Total 2020
	Notes	£	£	£	£
Income from:					
Donations and legacies		208,690	153,728	362,418	274,946
Other income		2,879	-	2,879	31,625
Total income	1	211,569	153,728	365,297	306,571
Expenditure on:					
Raising funds		91,866	-	91,866	69,843
Charitable activities		118,501	98,656	217,157	196,490
Total expenditure		210,367	98,656	309,023	266,333
Net income /expenditure		1,202	55,072	56,274	40,238
Net movement in funds		1,202	55,072	56,274	40,238
Transfers between funds		-3,261	3,261	-	-
Total funds brought forward		57,670	22,362	80,032	39,794
Total funds carried forwards		55,611	80,695	136,306	80,032

There are no recognised gains or losses other than those reported on the Statement of Financial Activities. All activities are classed as continuing. The notes form part of these financial statements

Balance sheet as at 31 December 2021

		Unrestricted 2021	Restricted 2021	Total 2021	Total 2020
	Notes	£	£	£	£
Current Assets					
Debtors	6	28,787	3,261	32,048	30,724
Cash at bank and in hand		47,201	77,434	124,635	53,928
Current Liabilities					
Creditors: amounts falling due within 12 months	6	20,377	-	20,377	4,620
Net Current Assets		55,611	80,695	136,306	80,032
Net Assets		55,611	80,695	136,306	80,032
Funds					
Unrestricted funds				55,611	57,670
Restricted funds				80,695	22,362
Total funds				136,306	80,032

The notes form part of these financial statements.

The financial statements were approved by the Board of Trustees on 17 September 2022 and were signed on its behalf by:

..... R Booth

..... R Potter

Notes to the financial statements
For the year ending 31 December 2021

1. Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment	25% straight line
------------------------------	-------------------

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Estimates and judgements

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements.

Note 1: Income analysis

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Donations and legacies			
Corporate donations	17,963	20,212	38,175
Individual donations	157,327	40,732	198,059
Grants	33,400	92,784	126,184
Total donations and legacies	208,690	153,728	362,418
Other income			
HMRC furlough support	2,879	-	2,879
Total other income	2,879	-	2,879
Total income	211,569	153,728	365,297

	Unrestricted Funds 2020	Restricted Funds 2020	Total 2020
	£	£	£
Donations and legacies			
Corporate donations	28,100	32,694	60,794
Individual donations	172,367	1,663	174,030
Grants	951	39,171	40,122
Total donations and legacies	201,418	73,528	274,946
Other income			
HMRC furlough support	31,625	-	31,625
Total other income	31,625	-	31,625
Total income	233,043	73,528	306,571

Note 2: Cost of raising funds

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Fundraising events	30,258	-	30,258
Office costs	4,745	-	4,745
Staff costs	52,089	-	52,089
Overheads (office and premises, professional fees)	4,774	-	4,774
Total expenditure	91,866	-	91,866

	Unrestricted Funds 2020	Restricted Funds 2020	Total 2020
	£	£	£
Fundraising events	5,390	-	5,390
Office costs	5,975	-	5,975
Staff costs	56,005	-	56,005
Overheads (office and premises, professional fees)	2,473	-	2,473
Total expenditure	69,843	-	69,843

Note 3: Charitable activities

	Unrestricted Funds 2021	Restricted Funds 2021	Total 2021
	£	£	£
Funding provided for Temwa Malawi	47,436	88,563	135,999
Charitable activities in the UK:			
Management and administration	46,143	-	46,143
Technical support	24,922	10,093	35,015
Total expenditure	118,501	98,656	217,157

	Unrestricted Funds 2020	Restricted Funds 2020	Total 2020
	£	£	£
Funding provided for Temwa Malawi	57,227	54,017	111,244
Charitable activities in the UK:			
Management and administration	55,854	222	56,076
Technical support	26,168	3,002	29,170
Total expenditure	139,249	57,241	196,490

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Transfers	Closing balance
	£	£	£	£	£
Agriculture, forestry & food fund	5,768	52,712	18,032	-	40,448
Carbon balance fund	9,660	17,973	12,817	-	14,816
Education fund	3,812	24,203	20,938	-	7,077
Health fund	2,174	56,324	45,229	3,261	16,530
Other funds	948	2,516	1,640	-	1,824
Total restricted funds	22,362	153,728	98,656	3,261	80,695
Unrestricted funds	57,670	211,569	210,367	(3,261)	55,611
Totals	80,032	365,297	309,023	-	136,306

Note 5: Staff remuneration

	2021	2020
	£	£
Staff costs		
Salaries	116,092	117,246
Social security costs	5,252	4,381
Pension contributions	3,124	3,510
Total staff costs	124,468	125,137
Number of full time staff employed	1	1
Number of part time staff employed	6	5

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £20,363 in 2021 (2020: £20,522).

No Trustees remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the years ended 31 December 2020 or 2021.

Note 6: Analysis of debtors and creditors

Debtors	2021	2022
Debtors: amounts falling due within one year	£	£
Trade debtors	14,100	4,640
Other debtors	17,948	14,737
Prepaid expenses	-	11,347
Total	<u>32,048</u>	<u>30,724</u>

Creditors	2021	2022
Creditors: amounts falling due within one year	£	£
Taxation and social security	4,556	3,842
Other creditors	15,821	778
Total	<u>20,377</u>	<u>4,620</u>

Note 7: Related party transactions

There were no related party transactions in the years ended 31 December 2020 or 2021.

Note 8: Statement of Financial Activities prior year

	Unrestricted Funds 2020	Restricted Funds 2021	Total 2021
Income from:	£	£	£
Donations and legacies	201,418	73,528	274,946
Other income	31,625	-	31,625
Total income	233,043	73,528	306,571
Expenditure on:			
Raising funds	69,843	-	69,843
Charitable activities	139,249	57,241	196,490
Total expenditure	209,092	57,241	266,333
Net income /expenditure	23,951	16,287	40,238
Net movement in funds	23,951	16,287	40,238
Transfers between funds	-	-	-
Total funds brought forward	33,719	6,075	39,794
Total funds carried forwards	57,670	22,362	80,032

Note 9: Balance sheet prior year

	Unrestricted 2020	Restricted Funds 2021	Total 2021
Current Assets	£	£	£
Debtors	23,376	7,348	30,724
Cash at bank and in hand	38,914	15,014	53,928
Current Liabilities			
Creditors: amounts falling due within 12 months	4,620	-	4,620
Net Current Assets	57,670	22,362	80,032
Net Assets	57,670	22,362	80,032
Funds			
Unrestricted funds			57,670
Restricted funds			22,362
Total funds			80,032

TEMWA UK

England & Wales - Charity number 1185889

Accounts

TEMWA ANNUAL REPORT & ACCOUNTS 2020



Temwa

**When communities
come together.**

Registered charity no: 1185889

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INTRODUCTION

Welcome to Temwa's Annual Report 2020, where we show the impact of what happened when communities came together in Malawi and in the UK in 2020.

Temwa means 'love within a community' in the Tumbuka language and our goal is to harness the power of bringing communities together. We partner with remote hard-to-reach communities in Northern Malawi, empowering local people to end poverty and transform their own futures. We inspire communities in the UK to help bring about this change by supporting our work.

As for everyone, 2020 unfolded very differently from what we had envisaged and planned because of the Covid-19 pandemic. When the first lockdown began, Temwa lost 40% of our predicted income for the quarter overnight with the cancellation of events and festivals, and faced considerable uncertainty. Nevertheless, we are proud of what we were able to achieve by the end of 2020, working together with local governance structures and communities in Nkhata Bay North. Here are just some of the highlights:

- **We were able to divert and raise funds for an ongoing Covid-19 response that has provided PPE and run awareness campaigns in remote communities that have received very limited Covid-19 support from the Malawi government.**
- **We successfully launched our new Temwa Carbon Balance scheme, which exceeded its carbon benefit target by 50% in its first year of operation.**
- **We were able to continue our livelihoods work that has created income and safety nets for families living in poverty, who are affected by the climate crisis and now also facing the new public health emergency of Covid-19.**
- **Our long-running secondary school bursary scheme helped to keep students in school and protected girls from early marriage and pregnancy, despite long Covid-19 school closures**

In the UK, the continued generosity and commitment of our supporters from local businesses, individuals, trusts and foundations, artists, creative agencies and experts have been more important than ever during this unprecedented time. With so many charities being forced to close as a result of funding shortfalls during the pandemic, our continued presence was vital for the remote, vulnerable communities we support in Malawi. Thank you for your support in helping Temwa survive and making it possible for us to continue our life-changing work. Looking forward, we will continue to work closely with community governance structures for them to become effective and autonomous overseers of our programmes and wider community development. We will work with communities to increase household resilience to increased climate shocks, and expand projects aiming to improve community literacy, stigma-free HIV testing, and water and sanitation. We hope that through existing and new partnerships in the UK and beyond we can help transform lives for communities in one of the poorest countries in the world.

Jo Hook
Co-Founder and Managing Director



WHEN COMMUNITIES COME TOGETHER: OUR APPROACH



WHEN COMMUNITIES COME TOGETHER: OUR APPROACH

Nkhata Bay North is an extremely isolated and poor region in Northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat, and consequently are neglected by limited government services. The majority find it difficult to access education, healthcare, jobs and markets.

Temwa's approach centres around our belief, based on almost 20 years' experience, that communities coming together is the only way to sustainably address problems faced by communities such as those in Nkhata Bay North. Our community-driven approach has three main threads:

- **Helping communities define their own priorities and strategies**

Our Malawi team utilise their community development expertise to facilitate village-level meetings that help communities identify collective goals and aspirations and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups like women, young people and people living with HIV and AIDS. We do not enter into a new project unless there is community commitment and unless community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects we introduce are needed by communities and can be sustained.

- **Recognising the interlinked nature of development challenges**

We have learnt that in an area as poor as Nkhata Bay North a narrow approach focussed on only one sector cannot help the most vulnerable households improve their conditions. For example, improving access to education will not work if poor harvest yields leave children hungry or poor sanitation makes them ill. Instead, we take a holistic approach, identifying the root causes and interlinked nature of the challenges that people face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

- **Building the capability of local leadership**

Area and Village Development Committees are locally elected bodies with a mandate to create local development strategies and have a formal say in local government decision-making, including funding. All of our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level, they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each structure. Supporting Area and Village Development Committees is also central to our exit strategy - by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH: THE EXAMPLE OF HEALTH

Temwa supports the improvement of health knowledge and services, as the health of community members is crucial for them to be able to engage in education and productive activities to lift themselves out of poverty. Our experience shows, however, that a well-resourced health centre will have limited impact on the wellbeing of communities if the underlying practical, social, educational and economic problems are not addressed.

Nkhata Bay North experiences multiple deprivations, all of which need to be addressed:

- Lack of basic road and transport infrastructure means that basic health services can be a nine-hour walk away and hence inaccessible for many. The chances of referrals for critical care in major hospitals outside of Nkhata Bay North are extremely limited.
- Limited access to trusted information sources allows misconceptions, myths and stigma to thrive, which means that people cannot make informed decisions about their own health.
- A poorly resourced education system means many cannot read or write and are unable to understand health education messages.
- Cooking on an open fire increases the risks of respiratory and other diseases, particularly among women who are in charge of most domestic duties.
- Reliance on unsafe water sources results in ill health and loss of working and school days to a preventable disease.
- Focus on monoculture farming of staple crops leads to poor diets and nutrition.
- Extreme weather events caused by climate change destroy crops resulting in food shortages and malnutrition, which can also increase child mortality.
- Gender inequality undermines women and girls' ability to learn about or exercise their sexual and reproductive rights.
- Traditional social and cultural norms often result in acceptance of domestic violence, child marriages and teenage pregnancies.
- Capacity gaps in local governance can lead to poor oversight of healthcare provision and lack of action on locally-available solutions, thereby reducing the quality and availability of care.

In the communities in which we work, all of these challenges need to be addressed if we want to see long-term, sustainable improvements in health for the most marginalised people. The harmful consequences of these underlying challenges, especially with regard to sparse health infrastructure, lack of accurate information and the cultural acceptance of child marriages and pregnancies, have become – tragically – more evident during the Covid-19 pandemic.



OUR COMMUNITY PROGRAMMES

COMMUNITY AGRICULTURE AND FORESTRY

Around 90% of households in Nkhata Bay North are smallholder subsistence farmers, and almost 60% of the population lives in extreme poverty, with incomes below £0.52 per person per day. Many families do not have a secure year-round food supply. This food and income insecurity can lead to people cutting down trees to clear more land for farming or to sell as firewood or charcoal for basic survival. This leads to soil erosion which, in turn, affects land fertility, water supply and increases the severity of extreme weather events, thereby exacerbating food and income insecurity further.

In 2020, the communities faced the additional challenge of Covid-19, the impacts of which have gone way beyond public health. As many families in Nkhata Bay North depend on small-scale businesses or hand-to-mouth 'piece work' for income, they have struggled to feed themselves as local markets closed due to Covid-19 restrictions.

Temwa's agriculture and forestry programme is helping to improve the resilience of vulnerable families through promoting forest-friendly livelihoods and the sustainable use and management of local natural resources.

Key Achievements

- 15 Farmer Associations and Community Enterprises are growing in business capacity and diversifying rural livelihoods, increasing the climate and economic resilience of 180 beneficiary families.
- 64,500 trees were planted in 2020, including 18,000 grown under the Temwa Carbon Balance scheme. Launched in early 2020, the scheme has helped balance 2,263 tonnes of CO₂ emissions of our individual and corporate supporters.
- More knowledgeable, skilled and responsive local governance structures are taking steps to lead on natural resource management in their areas, including enforcement of local forest bylaws and implementing their own local development strategies.



COMMUNITY AGRICULTURE AND FORESTRY

Diversified and sustainable livelihoods for disadvantaged households

Having sufficient income is crucial for families to be able to meet their basic needs. Temwa's support to 15 Farmer Associations and Community Enterprises in 2020 is enabling the participating households to become more resilient to economic and climatic shocks. It helped to mitigate the challenges posed by Covid-19, while building food and income security among the 1,080 people in the benefiting families. Temwa provided tailored training and material support for each Farmer Association, focussing on forest-friendly livelihoods such as baking, beekeeping and the production of crops and livestock. The groups are gradually growing in business capacity, with four groups selling their produce in Mzuzu, the closest big town, while others planned to reinvest their profits. Our livestock pass-on scheme has proven to be an important safety net in times of crises: group members are reporting more varied diets, additional income and improved soil fertility, with some farmers doubling the size of their harvests thanks to organic manure.

Improved community stewardship of local natural resources

The Northern Region of Malawi has the greatest tree coverage in the country, but the trees are being cut down at an alarming rate: since 2000, Nkhata Bay District has lost 22% of its forest. As 90% of rural households here rely on the land for survival, Temwa is helping to combat deforestation. In 2020, the communities planted 64,500 trees. Most of this was for landscape conversion, transforming 25 hectares of bare land into woodland that will be used for timber on a renewable basis. There is high local demand for timber, and farming families are realising that growing, harvesting and replanting trees for construction materials is a sustainable, long-term investment for future income. Out of the total trees planted in 2020, 18,000 were grown under our new Temwa Carbon Balance scheme. The scheme is exceeding its targets, as potential carbon benefits from the trees planted are 50% higher than the total amount of CO₂ emissions that Temwa has committed to balancing since the scheme was launched in early 2020.

Improved community watershed management for local energy generation

Most communities in Nkhata Bay North do not have access to electricity. A mini hydropower station was constructed in Usingini in 2019, and under a sub-award agreement with Practical Action Malawi, Temwa supported community-led watershed management in this area. Activities included buffer zone demarcation, planting of trees along the demarcation and construction of check dams. The aim of this was to ensure an increase in water levels and a constant flow of water in the Zulunkhuni River for uninterrupted power generation.

Enhanced local capacity to lead on sustainable natural resource management

Temwa continues to work in close collaboration with local governance structures, in particular Area and Village Development Committees. They have specific responsibilities vested in them by the Local Government Act, and play a central role in promoting and enforcing the sustainable use and management of local natural resources. We build the knowledge and skills of these committees, based on their needs, so that they can effectively support reforestation and forest-friendly livelihoods in their areas, including the protection of trees through local bylaws. We also ensure that our activities are aligned with their local development plans that we have supported them to develop. In 2020, local governance representatives and chiefs were engaged in all activities and have generously allocated land for some Farmer Associations for communal cultivation and learning.

COMMUNITY STORIES

THE STORY OF EDNA KAMANGA

“Today I am proud to tell the world that I am an influential citizen of Malawi”

Edna Kamanga is a farmer and mother of four, living in Njiri village. She is proud of herself “because I have contributed to the reduction of carbon in the atmosphere by planting over 1,500 trees”. Charcoal production used to be a common way to earn money in Edna’s village and trees were cut down on a daily basis. Learning about sustainable farming through Temwa, Edna began to understand that she does not have to cut down trees to earn an income. She learnt how to manage tree nurseries and woodlots, sharing her new skills with others too. Edna and her family now enjoy improved food security, thanks to sustainable farming, investment in tree planting and livestock production that also provides organic manure for their fields. Temwa Carbon Balance supports families like Edna’s to engage in sustainable livelihoods that bring them money and food as an alternative to cutting down trees.



THE STORY OF ESTELLE PHIRI

“I knew I would benefit a lot in terms of access to food, manure and also money”

The Chakhola Rabbit Group in Bigha is one of the 10 livestock groups supported by Temwa through our livestock pass-on scheme. Set up in 2018, the group completed the pass-on cycle among its 12 members in 2020 and has also passed on rabbits to the members of the Chiunde Goat Group and Chanjati Pig Group in the same village. The rabbits reproduce frequently and they become a source of income. The money made from selling rabbits means people in the community are able to buy basic household necessities, like soap, maize flour or cooking oil, and to pay school fees and materials for their children. Families also consume rabbit meat, which improves nutrition, while using rabbit manure to fertilise their fields improves soil fertility and increases their crop yields.

One of the group members, Estelle Phiri, told Temwa that her oldest daughter had had to drop out of secondary school because the family could not afford the school fees. Estelle was overjoyed to join the livestock group, and her rabbits have already had 19 offspring. She says: “I knew this was a huge opportunity for my family and the village as a whole. Since I received these rabbits, I can tell you that my family doesn’t lack food. In December 2020, I sold four rabbits and was able to purchase school equipment for my children in preparation for school opening in January.” Estelle is also teaching friends and family how to rear rabbits.



COMMUNITY HEALTH

One in every six adults in Nkhata Bay North is HIV-positive. The region also suffers from a high prevalence of sexually transmitted infections amongst young people. Waterborne diseases, including bilharzia, diarrhoea and cholera, are common due to the reliance on open water sources, poor sanitation infrastructure and poor hygiene practices. At the same time, healthcare services are inadequate and hard to access due to the area's topography and lack of reliable transport infrastructure. All too often, the community loses citizens to long-term illness and death as a result of poverty, poor levels of knowledge and lack of access to health services.

Temwa's goal is to increase community knowledge and support services around health – allowing community members to better understand and take control of their personal health. Our health programme responds to acute community health challenges in the region, including addressing the devastating impact of HIV and AIDS and improving water, sanitation and hygiene.

While our regular health work ran on a smaller scale and was put on hold for most of 2020, we were able to divert and raise funds for an urgent Covid-19 response. This proved vital since there was no governmental support for personal protective equipment (PPE) or community awareness in Nkhata Bay North to help prevent transmission or to tackle misinformation widely circulating in social media.

Key Achievements

- Personal protective equipment and awareness campaigns have helped increase knowledge of Covid-19, prevent transmission and protect healthcare workers and community members, while also reducing the prevalence of waterborne diseases.
- Provider-initiated HIV testing and counselling was rolled out at two local health centres in Nkhata Bay North, improving community access to stigma-free HIV testing.
- Beneficiary contributions towards the cost of subsidised water filters were reinvested in improving community health infrastructure in their villages.



COMMUNITY HEALTH

Increased community knowledge about health

Improved understanding about health issues helps community members make informed decisions about their personal health. It also helps them assess the importance of risk reduction strategies, such as regular HIV testing or Covid-19 vaccines. To support this, Temwa runs awareness-raising activities tailored to each community's needs. When the Covid-19 pandemic first appeared in Malawi in 2020, Temwa launched an awareness campaign about the dangers of the disease and prevention measures. This included daily radio jingles, regular radio talk shows, distribution of 2,000 local-language leaflets, two murals and face-to-face events reaching 1,369 people (64% women) in hard-to-reach communities. Community members have thanked Temwa for helping to bust widely circulating myths and rumours due to the lack of access to trusted information sources.

In 2020, Temwa also strengthened provider-initiated HIV testing and counselling (PITC) approach, as recommended by the WHO, in two health centre areas in Nkhata Bay North. Our awareness events directly reached 1,838 people (including 59% women), increased people's knowledge about the availability of stigma-free HIV testing at the health centres. They also helped allay persistent concerns and made community members feel more comfortable about getting tested.

Improved community health services

The five health centres in Nkhata Bay North are under-resourced and hard-to-access – with some community members living a nine-hour walk away from their nearest centre. Temwa's aim is to improve access to and quality of available health services within these communities. As part of our Covid-19 response in 2020, Temwa trained staff at these five local health centres and local governance on Covid-19. We distributed protective medical equipment, such as masks, gloves, sanitiser and thermometers, which none of the health centres had. Temwa's Malawi staff and volunteers also made and distributed 2,492 reusable masks, set up 38 hand-washing stations and supplied 1,600 bars of soap. Our vital and timely support has helped increase knowledge, prevent transmission and protect health-care workers and broader communities. Based on local clinic data, increased handwashing has reduced the prevalence of other diseases too.

While the Malawi Government has been recommending the use of the provider-initiated HIV testing and counselling approach for some time, many health centres have not adopted this due to lack of skills. Soon after Temwa trained 88 community healthcare officials (48% women) on the approach, we witnessed the number of people tested for HIV almost doubling from October 2019 to March 2020. However, Covid-19 has since temporarily disrupted this service provision. Temwa also supported outreach health clinics visited by 200 people in remote villages, including 120 people tested for HIV.

Access to safe and clean water, sanitation and hygiene education

As many as 80% of households in Nkhata Bay North cannot access clean and safe water for drinking and washing. Combined with poor sanitation facilities, this results in high levels of preventable waterborne disease and occasional cholera outbreaks. Temwa's Water Filter Project now provides access to clean water to over 3,900 people in five villages, reducing waterborne diseases by over 80%. Beneficiaries pay a contribution towards the filters, which is then reinvested in other community health initiatives. In 2020, these funds were reinvested to build three pit latrines at a primary school, while two other villages constructed clinics for under-5-year-olds. These facilities will be able to host other outreach healthcare services too, including mobile HIV testing.

COMMUNITY STORIES

THE STORY OF THE CHIWISI VILLAGE

“The community can now concentrate on development activities since everyone is healthy”

Until recently, Chiwisi, a remote community on the shores of Lake Malawi, was badly in need of safe drinking water. Many in the community frequently suffered from waterborne diseases which were often fatal for young children. There is no road and the closest hospital is a three-hour walk away, which meant that many could not access healthcare at all or had to spend a large portion of their income on boat transport to and from the health centre.

In 2018, the community requested to join the Water Filter Project that Temwa had piloted in a nearby village. The water filters were purchased by each household for a subsidised price of 5,000 Malawian Kwacha (about £5 GBP). This significantly reduced cases of waterborne diseases and saved money spent on transport.

The project's benefits, however, go beyond clean water. The beneficiary contributions towards the water filters are reinvested into other community health initiatives. Chiwisi village chose a project they knew would change lives: a health clinic of their own. “We have constructed an under-fives clinic which is currently serving not just our community but also the surrounding area. Our children can grow healthy.” It functions as an outreach clinic where healthcare workers from the main health centres come to provide regular services. Maybe one day they will have a healthcare worker of their own.



COMMUNITY EDUCATION

In Malawi, significant under-investment in education and high poverty rates mean that one in three adults are illiterate. These challenges are exacerbated in Nkhata Bay North by geographical isolation, inadequate resourcing and extreme poverty. Schools are poorly resourced, teacher-student ratios are high, and pressure to engage in family livelihoods keeps many children out of school. Covid-19 has significantly worsened this situation: prolonged school closures in 2020 from March to October led to an alarming, six-fold increase in teenage pregnancies and child marriages as well as a three-fold increase in school dropout rates among children and youth, compared to the rates in 2019.

Temwa's education programme improves community literacy and reduces barriers to education, while promoting a culture that values education and an inclusive, equal access to it. This is particularly important now to help encourage children and youth from vulnerable backgrounds to continue with their education, despite the challenges they have faced during the pandemic.

Key Achievements

- Usisya was recognised as one of the best performing education zones nationally, a testament to the effectiveness of Temwa's 24 extracurricular Reading Camps which were attended by 800 learners per week.
- The Usisya Community Library has established itself as a popular place of learning for schoolchildren, with monthly visitors increasing from 247 in 2019 to 350 in 2020.
- Secondary school bursaries enabled 25 vulnerable but gifted students (64% girls) to attend secondary school.
- Up to 25 girls have been staying at a new girls' hostel, constructed by Temwa in 2019, at a local secondary school.



COMMUNITY EDUCATION

Improved community literacy

Schools in Nkhata Bay North have large class sizes and the poorest children attend primary school only intermittently. Temwa's Community Literacy project focuses on effective, low-cost, extracurricular interventions to boost learners' ability to read and write. At the beginning of 2020, Temwa was supporting 14 after-school Reading Camps attended regularly by about 800 primary-aged learners (57% girls). As distances to the groups are far, the local communities – unexpectedly and independently – decided to establish another 10 groups to reduce distance, improve attendance and reduce group sizes for more effective learning. Although the groups had to close for the rest of 2020 due to Covid-19 restrictions, our approach is proving to work: a nationwide assessment on literacy skills recognised Usisya as one of the best performing education zones nationally and the top one in the district – a success that district officials largely attributed to Temwa's work.

The Usisya Community Library and school libraries established by Temwa also provide readily available educational resources that are helping to create a reading culture and motivating students to learn. Although the Usisya Library had to close for six months due to Covid-19, over 2,000 visitors were recorded in 2020 (including 26% women) – which equates to a higher monthly rate of visitors than in 2019. Over 90% of them were students who are attracted by available curriculum books and a good learning environment, as many of them do not have adequate facilities to study at home. We also provided major material support to refurbish 10 school libraries to improve storage and display of books. While schools were closed, Temwa launched a series of activities to improve parental support to their children's education, and to strengthen local governance ability to identify challenges and find local solutions relating to pupil attendance and performance.

Increased access to secondary education for disadvantaged youth

Secondary school education in Malawi is not free, and the majority of children cannot access it. Temwa's Secondary School Bursary Scheme, launched in 2008, supports gifted but disadvantaged learners who cannot afford to pay for their education. In the 2019-2020 school year, we supported 25 students (64% girls) to attend government-run and private secondary schools. The scheme addresses the financial challenges and hidden costs of education by assisting learners with school and exam fees, stationery, uniforms and travel costs and complementary mentoring support. The Covid-19 pandemic has highlighted the positive impact of the scheme, as teenage pregnancies, child marriages and school dropouts were up to three times lower among bursary students compared to the general student population. The scheme is motivating students, increasing their appreciation of education and ultimately helping to keep them in school.

Improved education opportunities for girls and women

Girls and boys start primary school in Nkhata Bay North in almost equal numbers, but long distances, lack of safe places to stay, poor sanitation facilities and menstruation lead to frequent absences and eventually dropouts among girls. Consequently, women in the region have lower levels of education and functional literacy than men. A girls' hostel, constructed by Temwa in Usisya in 2019, was hosting up to 25 girls, including some of our bursary students, during the periods when schools were open in 2020, easing access to school and providing a safe place to stay. Three Village Reading Groups were also improving literacy and confidence of 44 young women before their temporary closure due to Covid-19.

COMMUNITY STORIES

FRANK'S JOURNEY FROM POVERTY TO A MEDICAL SCIENTIST

Frank Nkhwazi is an orphan who lost both of his parents and used to live with his grandparents in Usisya. They were a poor family and, as a gifted student, Frank was selected on Temwa's bursary scheme. While he was still at school, our Managing Director, Jo Hook, once visited his home during a field visit in Malawi. His grandparents talked about how bright Frank was, how he studied all the time and wanted to become a doctor. Frank did very well in his exams, coming in the top 1% of students in the country. The Government of Malawi offered him a bursary place to train to become a doctor, but he needed £200 in order to travel and to set himself up to take up his medical training. Temwa arranged for a donor to pay the £200 needed.

In 2020, we reconnected with Frank when he reached out to thank us for Temwa's support:

"I just want to take this opportunity to express my sincere gratitude for your support towards my education. I would also like to let you know that I graduated last year as a medical laboratory scientist, and I got my first job in February this year. I am working with Wezi Medical Center in Mzuzu. I am looking forward to working with Temwa in any way possible, especially the Temwa Bursary Scheme, so that we can help other students also achieve their dreams in education."





**COMMUNITIES
COMING TOGETHER**

COMMUNITIES COMING TOGETHER

None of Temwa's work would be possible without our community of supporters in the UK who continue to exceed our expectations with their love, support and fundraising feats.

Despite the unprecedented year we all faced with the impacts of the Covid-19 pandemic, businesses, grant-makers and individuals continued to provide funding, in-kind donations and hours of voluntary effort that were needed to keep the vital work that Temwa does going – thank you!

Here are just a few of the highlights from 2020:

You helped us plant almost 20,000 trees...

through our new Temwa Carbon Balance scheme that you signed up for to balance your travel and organisational carbon emissions.

You took on amazing feats...

by trekking through the Brecon Beacons, taking on a challenge to climb Kilimanjaro (virtually) and by only drinking water for the month of March. You were all truly inspirational!

You responded when we asked for help...

by supporting our 'We Can't Leave Campaign' as we struggled to survive as a charity and helped us continue our work in Malawi despite the loss of income as a result of the Covid-19 pandemic.

You showed your commitment...

by signing up – or continuing to support us – as one of our monthly donors, which provides Temwa with a really important steady income stream that allows us to plan ahead.

You had double the impact...

by donating to our Big Give Christmas Appeal in December, with matched funding from a generous private donor and the Reed Foundation, and raising over £30,000 to support our water, sanitation and hygiene work in two new communities in Malawi.

You volunteered...

at home, in the office, at events, on our Board of Trustees or as one of our Temwa Ambassadors. By giving up your time and energy to Temwa, you really are making a difference and helping us reach even more people.

So THANK YOU to you ALL from the Temwa team!



COMMUNITIES COMING TOGETHER

Finally, we would also like to say a special thanks to some of our key individual, corporate and trust and foundation funders and partners who provided us with support and donations during the year including:

Tony Johnson

Jude Butt

Roger Manser

Thresholds

ArmcoDirect

White Label Resources

Taxi Studio Ltd

Ecolibrium

Wells Chiropractic and Osteopathy Centre

Charnwood Fencing

The Pat Newman Memorial Trust

The Big Give

British and Foreign School Society

Kestrelman Trust

Joy Welch Educational Trust

Austin Bailey Foundation

Joseph and Mary Hiley Trust

VC Gangani Welfare Fund

Ptarmigan Trust

Manglibai Haridas Khiara Trust

Maya

Safestore

The Coles-Medlock Foundation



Thank You From Us All

LOOKING FORWARD TOGETHER

Moving into 2021, Temwa, like so many other charities, is still feeling the impact of the Covid-19 pandemic and must continue to adapt both here in the UK and overseas in Malawi in order to navigate through this difficult period.

Our aim will be to build upon the programme and fundraising successes of the past and bring communities in Malawi and the UK together to create positive change. We will continue to do everything we can to keep both our UK and Malawi staff and volunteer teams safe; this is likely to mean more remote working, changes in programme delivery and the provision of vital PPE equipment to our Malawi team and the communities we support.

In line with Temwa's community-driven approach, we will continue to work with local governance structures in Malawi to strengthen their autonomy and expertise in development, advocacy and accountability, so that they are able to deliver basic services and support to the people they represent. Our aim is for the structures we work with to be able to model good practice for neighbouring villages.

With the uncertainty of Covid-19 and increased climate and economic shocks, our programme focus will be on strengthening household and community resilience in Malawi through sustainable livelihoods, while continuing to give UK individuals and businesses the opportunity to balance their carbon emissions through our holistic reforestation scheme. We will also expand our work to improve community literacy, stigma-free HIV testing and counselling, and work with new communities on an expanded water, sanitation and hygiene project.

In both the UK and Malawi, we are working to build new partnerships with specialist NGOs and donors to help make this change happen.

We hope that you can continue to support us on this journey. Fundraise, Give, Volunteer, Partner, and Transform Lives with Temwa. Great things can happen when communities come together!



When communities come together

Get in touch

@TemwaUK

info@temwa.org

Kambe House, 34 Portland Square, Bristol, BS2 8RG

+44 (0) 117 287 2892



TRUSTEES ANNUAL REPORT & ACCOUNTS

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Objectives and activities

The charity's objectives are as follows:

Objects for communities, individuals and families in rural areas of Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness in particular but not exclusively through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as "development which meets the needs of the present without compromising the ability of future generations to meet their own needs."

In order to meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see 'Structure, Management and Governance' below). The charity's activities are led by our vision, which is of "thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively."

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

Agriculture and forestry. The charity supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage the charity has supported direct supply of staple foods.

Health. Our health work includes support for communities and individuals affected by HIV and AIDS; water and sanitation initiatives such as supply of water filters and hygiene education; support for communities around Covid-19; and other health awareness and education based on community needs.

Education. Our education work supports improvement of community literacy through reading groups and libraries; bursary support for children in secondary schools; and tailored support for girls' education, including community infrastructure such as school toilets and hostel accommodation.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Fundraising approach.

Temwa UK's fundraising is carried out in two ways. Firstly, Temwa's salaried staff carry out fundraising activities including applications to trusts and foundations; approaches to businesses; fundraising events; and appeals for individual donations using social media and conventional media. The charity does not directly solicit donations by cold-calling, door to door appeals or street approaches.

Secondly, volunteers carry out fundraising on Temwa UK's behalf by taking part in challenge events. These volunteers raise funds by informal appeals to friends, family and colleagues.

When volunteer participants in challenge events carry out fundraising on behalf of Temwa UK, the charity provides guidance and support for them to ensure that fundraising activities are appropriate and effective.

Temwa UK does not use professional fundraisers or external fundraising consultants or services.

Temwa UK did not receive any complaints about fundraising activities in 2020.

Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time. The charity manages personal data using a Data Protection Policy that is fully compliant with GDPR. The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

Financial review

Temwa UK began 2020 with a transition. Temwa had been operating as a charitable trust since 2003. However, in 2019 the Board of Trustees took the decision to become a Charitable Incorporated Organisation (CIO). A new CIO was therefore established under the name Temwa UK, as a successor charity to the original charitable trust, and on 31st December 2019 the assets, liabilities and contracts of the charitable trust were migrated to the new CIO. The comparative figures for 2019 given in this report are for the UK operations of the prior charitable trust. More details are given in 'Structure, Management and Governance' below.

However, 2020 then emerged as a uniquely challenging year for Temwa UK. The Covid-19 pandemic has had a significant impact across the charity sector, and Temwa UK saw total income fall from £368,618 in 2019 to £306,571 in 2020. The Covid-19 pandemic meant that many public fundraising events were cancelled, with a significant impact on event income. Alongside this, the impact of the pandemic on businesses and livelihoods reduced opportunities for both corporate and individual fundraising.

Temwa nevertheless navigated this challenging environment with some success. A new income stream was developed under the brand Temwa Carbon Balance, offering individuals and businesses the opportunity to balance their carbon emissions by supporting tree planting and associated work in Malawi. Alongside this, the charity was able to draw on considerable support from existing donors, whose generous contributions are very much appreciated.

- Temwa's Carbon Balance scheme performed well and was partly responsible for a rise in corporate income from £36,259 in 2019 to £60,794 in 2020. Much of this new income is likely to be retained as regular monthly or annual donations in 2021.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

- Individual donation income held up well as Temwa's existing supporters rallied around and a successful campaign brought in some new individual donors. Individual donations (not including income from fundraising events and before Gift Aid) rose from £107,492 in 2019 to £117,711 in 2020, and within this total there was a significant rise in smaller individual unrestricted donations.
- The cancellation of many fundraising events saw Temwa UK's fundraising event income (before Gift Aid) fall from £74,512 in 2019 to £30,802 in 2020.
- The cancellation of fundraising events significantly reduced staff workload and Temwa was able to take advantage of the UK government's furlough scheme. A total of £31,625 in furlough income was received in 2020 as Temwa placed the majority of staff on furlough through the initial lockdown period from March to June.
- In 2019 Temwa UK made a major bid to FCDO for funding for agriculture and forestry work. This bid was successful and in 2020 work began on pre-project preparations. Unfortunately FCDO froze all grant funding in late 2020 pending a major spending review, following cuts to overseas aid announced by the government.
- Unrestricted reserves rose from £33,719 at the end of 2019 to £57,670 at the end of 2020. This was achieved despite the fall in income, through reductions in staff costs and the removal of event costs.

Prior year comparisons

Temwa UK is a CIO, incorporated as the successor charity to Temwa, a charitable trust, to enable a move from charitable trust to CIO status. Because of this, the financial statements and notes for 2020 do not include prior year comparisons, as this is the first year of operation for Temwa UK.

Prior year comparisons for the Statement of Financial Activities and other key comparisons between Temwa UK and Temwa, the previous charitable trust, are therefore given here.

Please note that the figures given for 2019 do not match those in the 2019 published accounts for Temwa in its previous form as a charitable trust. This is because for the years up to and including 2019, annual accounts were produced showing consolidated figures for Temwa in the UK and Temwa Malawi. The figures given in these accounts all relate to Temwa's UK operations only, to provide a like-for-like basis for comparison.

STATEMENT OF FINANCIAL ACTIVITIES

– PRIOR YEAR COMPARISONS

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2020	2020	2020	2019
	£	£	£	£
Income from:				
Donations and legacies	201,418	73,528	274,946	343,047
Other income	31,625	-	31,625	25,571
Total income	233,043	73,528	306,571	368,618
Expenditure on:				
Raising funds	69,843	-	69,843	110,806
Charitable activities	139,249	57,241	196,490	243,368
Total expenditure	209,092	57,241	266,333	354,174
Net income / expenditure	23,951	16,287	40,238	14,444
Net movement in funds	23,951	16,287	40,238	14,444
Total funds carried forward	57,670	22,362	80,032	39,794

- Total income fell by £62,047, as a result of the impact of the Covid-19 pandemic on event, corporate and other income streams.

- Spending on charitable activities only fell by £46,878. Expenditure on charitable activities therefore increased as a percentage of total expenditure. This was a result of the shift away from fundraising events, which require more expenditure on costs than some other forms of fundraising. The charity intends to continue with a fundraising model with less reliance on event income.

- The total funds carried forward increased significantly, providing a considerable gain in financial stability and security for the charity.

INCOME ANALYSIS

- PRIOR YEAR COMPARISON

	Unrestricted Funds	Restricted Funds	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Donations and legacies				
Corporate donations	28,100	32,694	60,794	36,259
Individual donations	172,367	1,663	174,030	238,509
Grants	951	39,171	40,122	68,279
Total donations and legacies	<u>201,418</u>	<u>73,528</u>	<u>274,946</u>	<u>343,047</u>
Other income				
HMRC furlough support	31,625	-	31,625	-
Other income	-	-	-	25,571
Total other income	<u>31,625</u>	<u>-</u>	<u>31,625</u>	<u>25,571</u>
Total income	<u><u>233,043</u></u>	<u><u>73,528</u></u>	<u><u>306,571</u></u>	<u><u>368,618</u></u>

- Temwa's Carbon Balance scheme enabled a significant rise in income from corporate donors.
- Although individual donations fell overall, with fundraising events largely impossible because of the Covid-19 pandemic, this was somewhat mitigated by the furlough support that the charity was able to access.
- Grant funding fell as a result of three factors. Firstly, a significant amount of Temwa UK's bid-writing capacity had been tied up in work towards a major FCDO funding bid; this was successful but the grant offer was withdrawn following cuts to FCDO funding. This resulted in a fall in the output of other applications. Secondly, the Covid-19 pandemic forced many grant funders to reassess their funding priorities, giving priority support to existing grantees and reducing funds available for new projects. Finally, staff capacity for grant fundraising was reduced by the absence of some staff on furlough, and a reduction in hours for others as part of the charity's cost management through the pandemic.

COST OF RAISING FUNDS - PRIOR YEAR COMPARISONS

	Unrestricted Funds	Restricted Funds	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Fundraising events	5,390	-	5,390	49,226
Office costs	5,975	-	5,975	4,711
Staff costs	56,005	-	56,005	56,042
Overheads	2,473	-	2,473	827
(office and premises, professional fees)				
Total expenditure	<u>69,843</u>	<u>73,528</u>	<u>69,843</u>	<u>110,806</u>

- Expenditure on raising funds fell significantly. The cancellation of most fundraising events, which generally carry relatively high third party costs, resulted in reduced overall income but generated a slight increase in the return on Temwa's fundraising investment.

- Other fundraising costs were broadly stable.

CHARITABLE ACTIVITIES - PRIOR YEAR COMPARISONS

	Unrestricted Funds	Restricted Funds	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Funding provided for Temwa Malawi	57,227	54,017	111,244	131,628
Charitable activities in the UK:				
Management & Admin	55,854	222	56,076	82,668
Technical support	26,168	3,002	29,170	29,072
Total expenditure	<u>139,249</u>	<u>57,241</u>	<u>196,490</u>	<u>243,368</u>

• Total income fell by £62,047. However, funds transferred to Malawi only fell by £20,384. This was possible thanks to the shift in income streams away from fundraising events with their associated costs.

• The cost of the programme management and technical support provided by Temwa UK for the delivery of charitable activities in Malawi remains relatively high, as Temwa UK is committed to high standards of monitoring, evaluation, reporting, quality control and programme management.

• Some project funding is paid directly to Temwa Malawi and is therefore not included in these accounts. In 2020, the Nick Webber Trust funded education project activities in this way, with total funding of MWK 4,558,223 in 2020 (approx. £4,340). Temwa UK provides management and technical support for all projects funded in this way.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Going concern

Despite the challenges of 2020, Temwa ended the year in a relatively secure position, with unrestricted reserves forecast to remain within the limit set by the Board's Reserves Policy throughout 2021. Having adapted to the restrictions on fundraising imposed by the Covid-19 pandemic, the charity's income streams are forecast to remain secure through 2021.

The trustees therefore feel confident in the charity as a going concern and this report is presented on that basis.

Reserves Policy

In 2020 Temwa operated under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held according to the individual funding agreement under which they were provided.

Under this policy, Temwa UK aims to hold funds in reserve for two specific purposes:

1. As a long term contingency fund, to provide a financial buffer in the event of unforeseen circumstances.
2. As designated funds where a project is planned for a specific point in the future, so as to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2020. Temwa UK maintained a long-term contingency fund, defined in the Reserves Policy as follows:

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events leaves the charity temporarily unable to meet its financial commitments.

If there is a realistic expectation that the situation will be temporary, with sufficient income expected to continue operations and replenish reserves, the trustees may authorise use of the reserves to cover ongoing operating costs.

If the situation is sufficiently severe that the trustees judge that the charity will not realistically be able to continue operating, the reserves should be used to manage the closure of the charity in a way that is compliant with the charity's own constitution and with the framework of charity and employment law.

The charity will aim to hold a long-term contingency fund equal to two months' core UK operating costs.

Reserves held

On 31st December 2020 Temwa held unrestricted reserves of £57,670. Using the definition set out in the Reserves Policy, this sum constitutes five months of core operating costs for the charity, and exceeds the requirements of the policy. However, the charity's income is not evenly distributed across the year and significant income was received in December 2020, pushing up the closing unrestricted reserves; this income was spent on charitable activities within the first quarter of 2021. The Trustees therefore feel that the higher figure held at the close of 2020 is justified under the terms of the Reserves Policy.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Structure, governance and management

Move to CIO status

In 2019 the Trustees took the decision to change Temwa's legal status from charitable trust to Charitable Incorporated Organisation (CIO). Under UK law this change must be carried out by creating a successor charity with CIO status; passing all of the existing UK charity's assets, liabilities and contracts to the new CIO; then in due course closing the original charitable trust.

A new CIO was accordingly registered with the Charity Commission under the name 'Temwa UK', and the assets, liabilities and contracts of the pre-existing charity were passed to Temwa UK via a Deed of Transfer and TUPE arrangements for staff. All contracts and commitments were retained unchanged, and the day to day functions of the charity continued without interruption.

The pre-existing charitable trust remained registered with the Charity Commission as a dormant shell entity to ensure that any residual obligations could be met, and will be de-registered in 2021.

Because Temwa UK was newly formed as a legal entity at the start of 2020, the financial statements contained in these accounts do not show prior year comparisons. Key prior year comparisons are instead shown in this report.

Public Benefit

The Charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met in order to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public.

Temwa UK promotes the development of communities in the area of Nkhata Bay North, in Northern Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes.

While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, female- and child-headed households and families hosting orphans.

Governance and Management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational requirements. All trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with CONGOMA and the Malawi NGO board as an independent NGO, administered by a Board of Trustees, chaired by Dr CAPS Msukwa. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focusses on fundraising and providing technical support.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focusses on project development, delivery and reporting, including monitoring and evaluation.

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. It is important therefore for Temwa within Malawi that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

Risk Management

The trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. In order to achieve this, trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk.

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular reforecasting, fundraising pipeline analysis and fundraising strategy reviews.
- The risk of cash flow issues arising from irregularity of income caused by the Covid-19 pandemic. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The reduced opportunities for fundraising as a result of the Covid-19 pandemic. The UK staff team and fundraising strategy have been restructured to mitigate this risk and new approaches to event fundraising are in development.
- The risk that the context in which the charity operates has been sufficiently changed by the Covid-19 pandemic as to render current strategic planning obsolete. A Business Plan for 2021 was developed to provide short-term strategic plans, and a new long-term Strategic Plan is due to be finalised in June 2021.
- The risk of loss of key staff in the Temwa Malawi team. Work is being carried out to support retention including salary reviews and funding for staff training and development.
- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short term restricted funds are being used to provide bridge funding, enabling long term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place and training is given for all UK and Malawi staff, trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Financial management

The trustees aim to secure strong financial management of its finances in the following ways:

1. Quarterly reports are provided to the Board on the overall financial position of Temwa and its financial prospects for the following 12 months.
2. More regular reports are provided to the Board where required – for example, in response to the challenges caused by Covid-19.
3. A Finance and Systems Manager manages Temwa UK's finances on a day to day basis. The post is currently held by Joe Evans, an experienced finance manager with a track record in finance and business management in the private, public and charity sectors.
4. Regular reviews and updates are carried out on systems, policies and procedures to ensure they are fit for purpose.
5. Direct financial oversight of Malawi finances by the Temwa Malawi Board is supplemented by regular review by the Temwa UK office.
6. An individual trustee with strong finance experience is assigned the role of Finance Lead on the Board. This post is currently held by Rob Booth, a qualified chartered accountant with senior financial management experience in the charity sector.

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 118 5889

Company registration number CE019247

The charity's principal office and registered address is:

Temwa
Kambe House
34 Portland Square
Bristol
BS2 8RG

www.temwa.org / info@temwa.org / 0117 287 2892

Trustees during the year and since the year end

Richard Potter (Chair)
Clare Bishop
Anne Evans
Robert Booth
Rachel Haynes
Sheena Wynne
Sophie Elson
Mary Maybin

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Bankers

HSBC
27 Gloucester Road North
Filton
Bristol
BS7 0SQ

Independent examiner

Michael Strong FCA CTA
Saffery Champness
St Catherine's Court
Berkeley Place
Clifton
Bristol
BS8 1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by the Charity Commission and Charity SORP.

Funds held as custodian trustee on behalf of others

The charity does not act as a custodian trustee on behalf of any other entity.

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales/Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:


- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Approved by the Trustees on22/05/2021.....

and signed on their behalf by

Signed..........

Signed.....

Date.....20/08/2021.....

Date.....20/08/2021.....

Rob Booth, Treasurer

Rich Potter, Chair

Independent examiner's report to the trustees of Temwa UK ('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under Section 145 of the 2011 Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or

2. the accounts do not accord with those records as required by the 2011 Act; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Name: Michael Strong FCA CTA

Address: Saffery Champness, St Catherines Court, Berkeley Place, Bristol, BS8 1BQ.

Date.....

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

		Unrestricted Funds	Restricted Funds	Total
		2020	2020	2020
	Notes	£	£	£
Income from:				
Donations and legacies		201,418	73,528	274,946
Other income		31,625	-	31,625
Total income	1	<u>233,043</u>	<u>73,528</u>	<u>306,571</u>
Expenditure on:				
Raising funds	2	69,843	-	69,843
Charitable activities	3	139,249	57,241	196,490
Total expenditure		<u>209,092</u>	<u>16,287</u>	<u>266,333</u>
Net income / expenditure		<u>23,951</u>	<u>16,287</u>	<u>40,238</u>
Net movement in funds	4	23,951	16,287	40,238
Total funds transferred on incorporation		33,719	6,075	39,794
Total funds carried forwards		<u>57,670</u>	<u>22,362</u>	<u>80,032</u>

BALANCE SHEET AS AT 31ST DECEMBER 2020

		Unrestricted Funds	Restricted Funds	Total
		2020	2020	2020
	Notes	£	£	£
Current Assets				
Debtors	6	23,376	7,348	30,724
Cash at bank and in hand		38,914	15,014	53,928
Current Liabilities				
Creditors: amounts falling due within 12 months	6	4,620	-	4,620
Net Current Assets		<u>57,670</u>	<u>22,362</u>	<u>80,032</u>
Total Assets		57,670	22,362	80,032
less current liabilities		<u> </u>	<u> </u>	<u> </u>
Net Assets		<u>57,670</u>	<u>22,362</u>	<u>80,032</u>
Funds				
Unrestricted funds				57,670
Restricted funds				22,362
Total funds				80,032

The financial statements were approved by the Board of Trustees on 22/05/2021

and were signed on its behalf by:

..... R Booth

..... R Potter

NOTES TO THE FINANCIAL STATEMENTS

For the year ending 31st December 2020

1. Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment	25% straight line
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Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NOTE 1: INCOME ANALYSIS

	Unrestricted Funds	Restricted Funds	Total
	2020	2020	2020
	£	£	£
Donations and legacies			
Corporate donations	28,100	32,694	60,794
Individual donations	172,367	1,663	174,030
Grants	951	39,171	40,122
	<hr/>	<hr/>	<hr/>
Total donations and legacies	201,418	73,528	274,946
Other income			
HMRC furlough support	31,625	-	31,625
	<hr/>	<hr/>	<hr/>
Total other income	31,625	-	31,625
	<hr/>	<hr/>	<hr/>
Total income	233,043	73,528	306,571
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

NOTE 2: COST OF RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Total
	2020	2020	2020
	£	£	£
Fundraising events	5,390	-	5,390
Office costs	5,975	-	5,975
Staff costs	56,005	-	56,005
Overheads (office and premises, professional fees)	2,473	-	2,473
Total expenditure	69,843	-	69,843

NOTE 3: CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total
	2020	2020	2020
	£	£	£
Funding provided for Temwa Malawi	57,227	54,017	111,244
Charitable activities in the UK:			
Management & Admin	55,854	222	56,076
Technical support	26,168	3,002	29,170
Total expenditure	<u>139,249</u>	<u>57,241</u>	<u>196,490</u>

NOTE 4: MOVEMENT IN FUNDS

Fund	Source of funds	Balance transferred on incorporation	Income	Expenditure	Closing balance
		£	£	£	£
Funds supporting agriculture, forestry and food projects					
Agriculture 2020	Individual donors	-	7,500	4,905	2,594
Kestrelman Trust		-	20,000	16,826	3,174
Temwa Carbon Balance	Individual and corporate donors	1,039	23,195	14,572	9,662
Funds supporting education projects					
British Foreign Schools Society		-	8,170	4,358	3,812
Joy Welch Trust		-	1,000	1,000	-
Ptarmigan Trust		-	1,000	1,000	-
Souter Charitable Trust		-	3,000	3,000	-
Pat Newman Trust		3,000	-	3,000	-
School Bursary Scheme	Individual donors	16	198	-	214
Funds supporting health projects					
Austin Bailey Trust		-	1,000	1,000	-
Covid-19 support	Individual donors	-	5,000	2,846	2,154
Mercury Phoenix		2,000	-	2,000	-
Funds supporting other projects					
Total other funds	Various donors	20	3,465	2,731	753
Unrestricted funds	Various donors	33,719	233,043	209,095	57,667
Totals		39,794	306,571	266,333	80,032

DETAILS OF FUNDS

Details of funds

The **Agriculture 2020** fund is a restricted fund, funded by individual and corporate donors who wish to support projects and activities relating to sustainable agriculture and livelihoods.

The **Kestrelman Trust** has provided grant funding to support projects in agriculture, forestry and sustainable livelihoods.

Temwa Carbon Balance is a restricted fund, funded by individual and corporate donors who wish to balance their UK carbon emissions by supporting tree planting and other activities in Malawi.

The British and Foreign Schools Society, the Joy Welch Educational Charitable Trust, the Ptarmigan Trust, Souter Charitable Trust and **Pat Newman Memorial Fund** have provided grant funding for community literacy projects in rural villages.

The **Secondary School Bursary Scheme** allows individual UK donors to contribute towards the school fees and other educational costs for individual children in Malawi.

The **Austin Bailey Foundation** provided grant funding to support water, sanitation and health work in rural communities.

The **Mercury Phoenix Trust** has provided grant funding to support education and public health activities relating to HIV/AIDS.

The **Covid-19 Support fund** is a restricted fund, funded by individual donors who wish to support projects, resources and activities aimed at reducing the spread of Covid-19 in rural communities, and at supporting those who have been affected by the disease.

The **other funds** referenced in the table above are a number of smaller donations made by individual donors that are restricted to specific projects or activities.

NOTE 5: STAFF REMUNERATION

Staff costs	£
Salaries	117,246
Social security costs	4,381
Pension contributions	3,510
Total staff costs	<u>125,137</u>
Number of full time staff employed in 2020	1
Number of part time staff employed in 2020	5

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £20,522 in 2020.

No Trustee's remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the year ended 31 December 2020.

NOTE 6: ANALYSIS OF DEBTORS AND CREDITORS

	31st Dec 2020
Debtors	£
Debtors: amounts falling due within one year	
Trade debtors	4,640
Other debtors	17,996
Prepaid expenses	11,347
Total	<u>30,724</u>
Creditors	31st Dec 2020
Creditors: amounts falling due within one year	£
Taxation and social security	3,842
Other creditors	778
Total	<u>4,620</u>

NOTE 7: RELATED PARTY TRANSACTIONS

There were no related party transactions in the year ended 31 December 2020.