

TEMWA REPORT AND ACCOUNTS 2021



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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



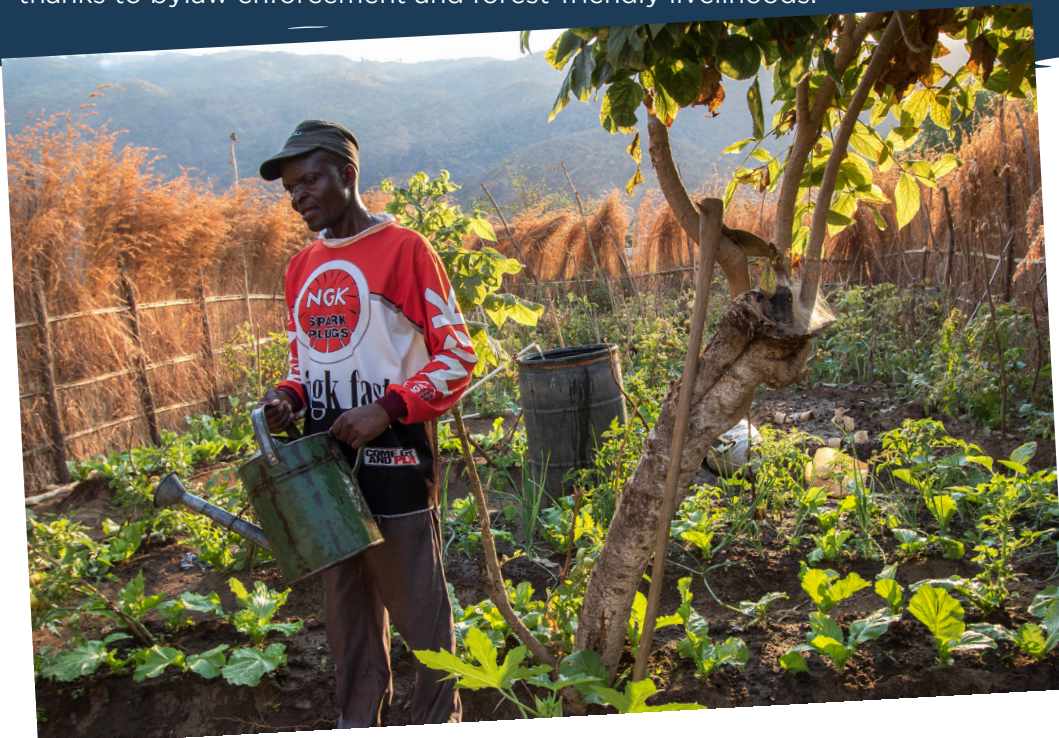
20 farmer groups are diversifying rural livelihoods and reinvesting their profits in business expansion.



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.



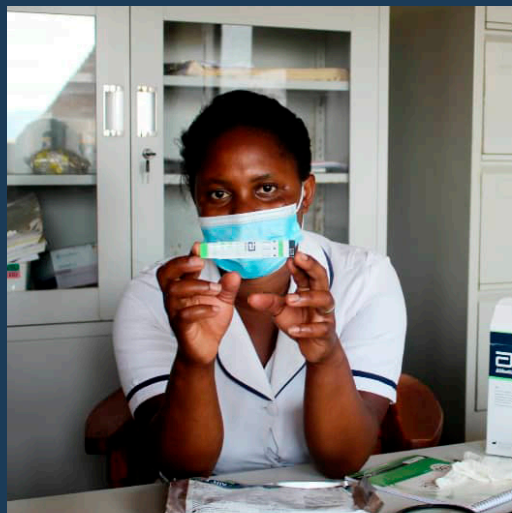
COMMUNITY STORIES

“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.

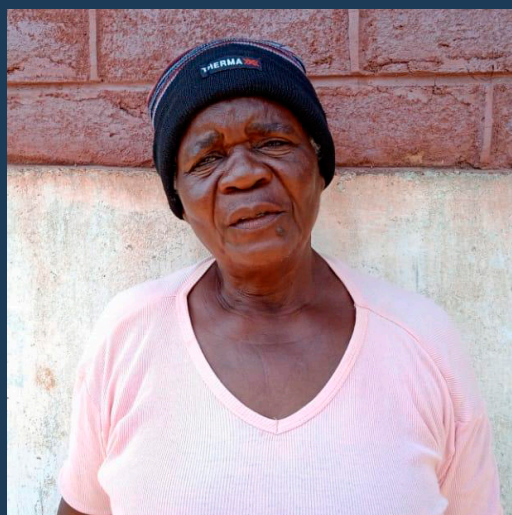
Since Temwa’s involvement, provider-initiated HIV testing and counselling has become a normal part of client consultation. Linda Ziba, a nurse at the Bula health centre, has seen how community knowledge on the approach has greatly improved, and patients are less afraid or aggressive when they are referred. 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.

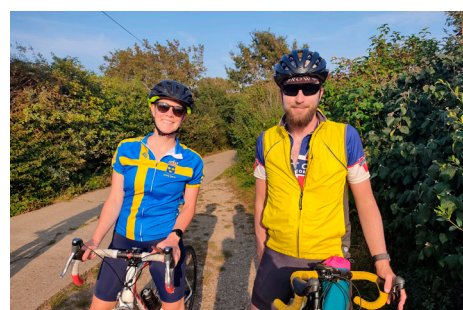
You had double the impact...

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!



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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.

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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.

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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.

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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.

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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
Income from:	Notes	£	£	£	£
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
Current Assets	Notes	£	£	£	£
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
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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.

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