

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 Kasasile, 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.

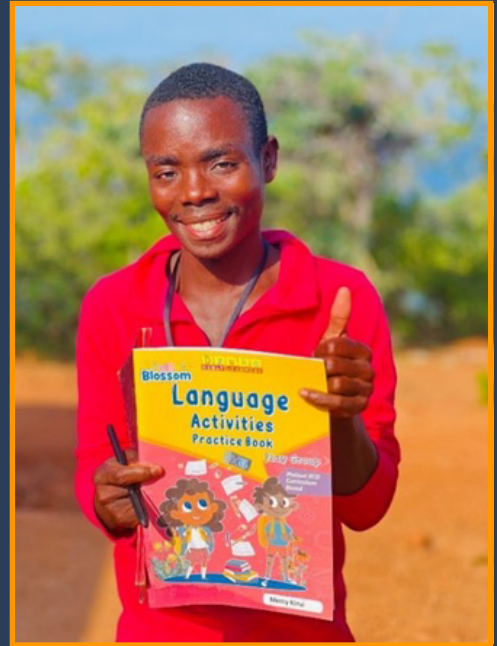
Increased access to secondary education for disadvantaged youth

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

Kambe House, 34 Portland Square, Bristol, BS2 8RG

+44 (0) 117 287 2892

www.temwa.org



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).

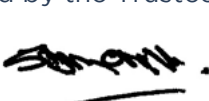
The law applicable to charities in England and Wales/Northern Ireland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that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

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


Signed.....

Wednesday 13th August 2025
Date:.....
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	19,204	7,117

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	14,565	4,709

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	157,096	222,507	379,603
Expenditure on:			
Raising funds	82,125	-	82,125
Charitable activities	70,705	250,198	320,903
Total expenditure	152,830	250,198	403,028
Net income /expenditure	4,266	(27,691)	(23,425)
Net movement in funds	4,266		(23,425)
Transfers between funds	-	(27,691)	-
Total funds brought forward	43,119	-	175,150
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	47,385	104,339	151,725
Net Assets	47,385	104,339	151,725
Funds			
Unrestricted funds			47,385
Restricted funds			104,340
Total funds			151,725