



Churches Action in Relief and Development

actalliance

# “ACTIONS”

## *That Count*





## CARD's Focus in 2021

### Agriculture and Community Resilience



*Felia Thole from GVH Nyamula TA Tengani, Nsanje (Mlambe Irrigation Scheme) posing on her old house in the picture before building her new iron sheet thatched house.*



*Mr. Juma and his friend Asumani both from Zomba zone in Dzaleka camp, captured at their barbershop while working.*



*Liness Lipenga from Austin Village STA Phimbi in Balaka, on Smart Agriculture Technologies, after harvesting her maize.*



*Joseph, of GVH Kamowatimwa TA Nkaya in Balaka district, captured in his onions garden harvesting.*



*Lister Lucius and her husband Evance Kachere, from GVH Sululu TA Chamba in Machinga district, in their mini-shop (GRUPG) project.*



*Mr. Peter Simon of Mbewe village TA Phimbi in Balaka district, selling green maize at his field.*

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## INTRODUCTION | WORDS FROM THE EXECUTIVE BOARD CHAIR



**T**he year 2021 was much better than year 2020 as most of the meetings took place physically for the Executive Board and the Annual General Meeting as most of the COVID 19 restrictions were relaxed by Government. Most community gatherings during the year took place also and this helped us to reach out to so many people however COVID 19 preventative measures were followed. It is also good to report that economic activities for beneficiaries picked up during the year and they were able to get the required income from their economic activities.

It is good to note that during the year, our board underwent Board Training organized by the Secretariat. This helped all members of the Board to know our roles and functions. This has also helped us as a Board to be focused on strategic thinking rather than spending time on issues that may be done by Management.

We are happy to report that some of the members of the board were also involved in the Commissioning of the Mikonga Cooperative Facility where processing of cooking oil is taking place. This is not only an economic empowerment venture but also has helped communities around it to improve their nutrition. The function was also such a glamorous one looking at the impact the facility was making to the people in the area.

It is also good to report that the Secretariat organized a launch of Psychosocial manual for COVID 19 for Faith communities during the year. Due to the COVID 19 pandemic, a lot of stress and hopelessness is observed amongst the faith communities. To help control this, CARD with fellow member churches within Act alliance came up with a Manual which has Biblical verses and Qur'anic Suras that help to give hope to those affected by the pandemic.

We still continue to thank God for the continued financial support from our various partners and donors to support our beneficiaries in the various projects, we do in all our operational districts. Our contribution has helped in the fight against extreme poverty that they face. We still thank CARD management and all staff for the continued support provided to different communities for the long term development project activities that eased the pain of economic downturn. We are grateful to all the donor partners who supported CARD with both technical and financial support towards these long term development projects. The great work achieved would not be possible without their financial support.

Finally, I would like to thank the secretariat and their entire staff members for working so hard on the existing projects and also for putting up new proposals which were also funded. Please continue with the spirit so that CARD flagship continue to flourish in the country. May God bless you all.

A close-up image of a handwritten signature in black ink on a white background. The signature is cursive and appears to read 'Moyenda Kanjerwa'. There is a dotted line below the signature.

**Rev. Moyenda Kanjerwa**  
**Board Chairperson**



## INTRODUCTION | WORDS FROM THE EXECUTIVE DIRECTOR



The year 2021, was a better-off year since Malawi Government slackened on some of the lockdown measures. Government allowed meetings of 50 people to take place while observing Covid 19 restriction measures like maintaining social distance, wearing a mask and washing hands regularly. This made us have field meetings and training sessions with our targeted communities in various districts we work with. The most notable activity which was done during the year, 2021 was the construction of Sand-dams which was supported by Technicians from African Sand Dam Foundation in Kenya and we saw successful completion of the two sand dams which were structures of their first kind ever constructed in Malawi. Due to the same reason, we are happy to report that the Annual General Meeting (AGM) for the year 2021 took place.

It was during the year 2021, that CARD launched the Psychosocial support manual on the Covid 19 response for the Faith Community in Malawi and it was during the launch that CARD Executive Board Chairperson pleaded with faith leaders to tell their faithful about the Covid 19 and the Covid 19 vaccine because their faithful have trust in them and that they take their messages seriously. The Director of Health and Social Services indicated that the manual book was the first of its kind in Malawi and she emphasized on the need for all of us to work together and as the Ministry, they also rely on Faith Leaders to pass the messages on Covid 19 and the Covid Vaccine to their faithful and she also indicated that Faith Leaders also play a leading role in helping people on mental health.

The CARD Strategic Plan 2018-2022 was reviewed in the year 2021 and most of the indicators have been achieved and preparations for the development of new strategic plan for 2023-2025. The preparations included coming up with terms of reference to the New strategic plan development and also which partners can be approached to support the strategic plan review and development process.

Finally, I would like to take this opportunity to thank CARD Management and the entire staff members for the tireless effort and dedication to achieve the vision and mission of the organization.

A handwritten signature in black ink on a white background. The signature is cursive and appears to read 'Melton Luhanga'.

**Melton Luhanga**

**Executive Director**

## INTRODUCTION | Who We Are

Churches Action in Relief and Development (CARD) is a faith-based Organisation, registered under the trustees Incorporation Act in 1997 and with the NGO board and CONGOMA since 2003. Currently, CARD is a member of ACT-Alliance, a worldwide alliance that promotes under a shared family name, the visibility of the development works, humanitarian assistance, and advocacy initiatives being undertaken by the alliance. In Malawi, CARD is currently working in Mulanje, Nsanje, Chikwawa, Machinga, Mangochi, Balaka, Phalombe, Lilongwe, Mchinji, and Dowa Districts. In addition to providing humanitarian response activities during emergencies, CARD has development programmes in the areas of Food Security, Environmental Management, Renewable Energy, Disaster Risk Management, Community Health, Economic Empowerment, Good Governance, and Climate Adaptation and Mitigation.

**OUR VISION:** Inspired by the Gospel of good news to the poor CARD envisions a society that is more proactive, resilient, self-reliant, and able to cope effects of natural and climate-induced disasters in pursuit of sustainable development that is more inclusive.

**OUR MISSION:** To support vulnerable communities with innovative solutions that build capacity to adapt and respond to challenges in the environment.

### OUR CORE VALUES

**PARTICIPATION OF THE PEOPLE** - CARD is committed to ensuring community involvement in all its projects and activities.

**ACCOUNTABILITY AND TRANSPARENCY**- CARD is held responsible/answerable to the communities it serves in the way it implements its work and how it uses resources entrusted to it.

**LEARNING ORGANIZATION** - CARD will use the lessons and experiences in the implementation of its projects, in trying to solve the problems communities face (this will help create and share best practices among communities and CARD).

**DYNAMIC** - Recognizing that the organization is working in a fast changing environment, CARD will adjust to changes with a focus to achieving its mandate.

**NON-DISCRIMINATION** - CARD will offer assistance and implement development work without choosing on the basis of creed, religion, race, color, ethnicity, tribe or national, gender, belief, or political persuasion. CARD is a member of **Actalliance** and is a signatory to the Code of Conduct in Disaster relief and aims to uphold the Humanitarian Charter and Minimum Standards in Disaster Response known as the Sphere standards.

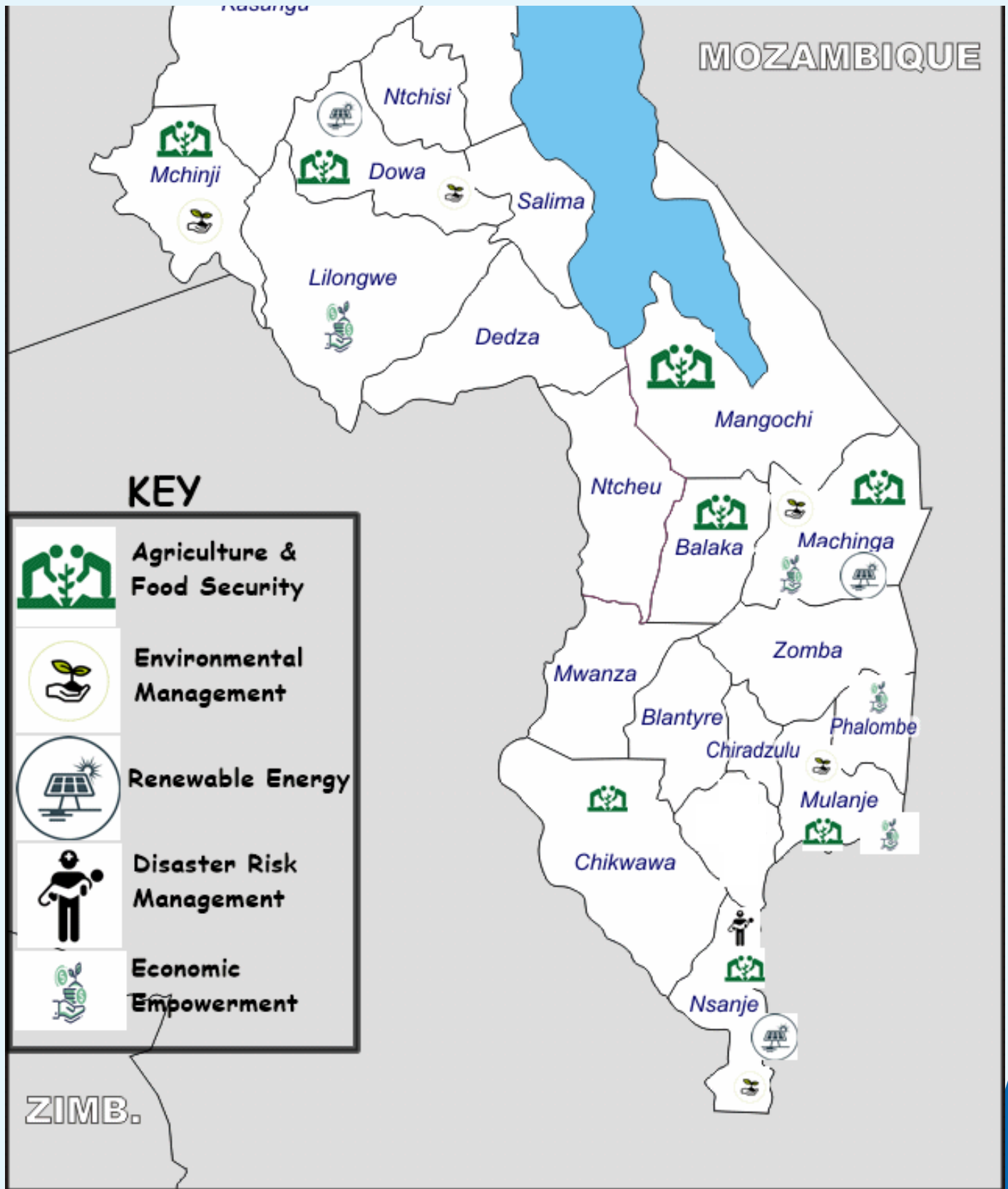
**OUR PROGRAMMES** - CARD implements programmes in the three thematic areas; Agriculture Resilience, Environmental Management, and Disaster Risk Management and Response. The organisation is working in 8 districts in Malawi namely; Nsanje, Chikwawa, Mulanje, Machinga, Balaka, Mchinji, Dowa and Lilongwe.

. Our development approach is guided by community needs and emphasizes on building community capacity to enable the equal opportunity to all regardless of faith.

CARD's approach legitimizes the demands of the target community while delegitimizing the excuses of the powerful. This implies that CARD places advocacy high on the agenda to ensure that the voiceless, marginalized, and vulnerable groups are not left out in the process. CARD views the right holders as active participants rather than passive recipients of development programs.

## INTRODUCTION | WHAT WE DO AND WHERE WE WORK

Apart from districts where CARD has long and short term projects, it also works in any district when providing relief assistance in times of disasters.





## AGRICULTURE RESILIENCE

**C**ARD is supporting communities in fighting the effects of Climate Change, especially in the Agricultural Sector, by equipping its targeted farmers with the necessary capacity and livelihood options to be resilient to the impacts of climate change. With resources from its various development partners, CARD continues to invest more resources in Resilient Agriculture (climate change adaptation technologies in agriculture, access to climate information, agro-processing, value addition and access to markets).

Notable among the CSA technologies include Conservation Agriculture (CA), solar based small scale irrigation and other low cost small scale irrigation technologies. Farmers adopting these technologies continue to pose as beacons of success to the rest of the farmers in their communities, as they are able to produce more food and cash crops, generate more income and achieve increased food security regardless of the persistent climate induced hazards.



Some of the farmers in CARD's supported Irrigation Schemes in Nsanje with funding from All We can

CARD also promotes diversification of livelihoods (including VSL, business/enterprise development and livestock production) beyond crop production as a cushion against production uncertainty brought by climate change and variability, commonly manifested in poor rainfalls and disease and pest outbreak.



**CASE STORY**

**Of Mercy Mangani**

**From Inefficient to Efficient Farming**

**M**ercy Mangani hails from Kambenje village, Group village headman Kukada in Traditional Authority Nkanda, Mulanje district. She is a 55 year old single mother with 6(1 boy and 5 girls) children. Mercy and her children has seen a great improvement since the introduction of the agro ecology project which is funded by Bread for the world and being implemented by CARD in their area.

Before CARD introduced the project, Mercy was facing a lot of challenges like inability to purchase adequate farm inputs like fertilizer and seeds. *“Purchasing fertilizer at MK21 000 per bag was really challenging for me as a single mother”*, She said.

In November 2019 CARD rolled out the project in Mulanje where farmers of Kambenje had an opportunity to be the targeted group of the project. The targeted farmers attended meetings on agro ecology which complies of Climate Smart Agriculture (CSA), agro forestry, manure and mbeya fertilizer usage, planting of local seeds, Integrated Pest Management (IPM), crop and animal diversification. *”At first I was reluctant to follow this agro ecology farming, it looked too complicated but after following and getting clarification on ulimi osamalira munthu ndi chilengedwe, I decided to follow its concepts after noticing that this farming aims at reducing the use of chemical fertilizer which was a problem to me”*, She said. She attended a demonstration on mbeya making, participated in trainings and demonstration plot for agro ecology which imparted her the knowledge to make Mbeya fertilizer (kuchulikitsa fertilizer), CSA and IPM.

Mercy started practicing Agro- ecology and CSA during winter farming, she cultivated her field of 0.25 acre, made mbeya fertilizer for her field, intercropped her maize field with beans and mulched the field. *“I did not know that you can plant beans together with maize until CARD come, we were used to planting maize and beans separately”*, she said. In addition to applying Mbeya fertilizer, she also used Integrated Pest Management (Handpicking and use of Ombwe) to control pest like fall armyworms in her field. Before agro ecology, *“I could spend more than MK30, 000 to purchase agriculture inputs but during this winter farming I only spend MK 8, 000 to purchase fertilizer for mbeya making”* she said. In addition to that, she spend less time irrigating her field because she mulched her field and she harvested more than in the previous years. *“Previously I was harvesting 4 bags from my field but now I have harvested 10 bags of maize plus 30 kg of beans from the same land,”* she said while smiling.

Her plans are to continue with following agro ecology and currently she has made her mbeya fertilizer, planted local maize seed and intercropped with beans and mulched her field for the rain fed farming. *“I have seen more benefit in this farming and am not going back to the old ways”*, she concluded.

*Mercy working in her rain fed mulched and intercropped field, and standing to her Mbeya fertilizer- Photos by Jane Mwechumu Lichapa*



## CASE STORIES



*Liness Lipenga after harvesting her maize*

Due to climate change, Liness Lipenga from Austin Village STA Phimbi in Balaka district, is one of the follower farmer who practices climate smart agriculture technologies on her fields for winter cropping. After practicing mulching for winter cropping with the maize seed she planted, her yield increased to 8 bags of maize in her 0.6-acre land which has never happened before. She has become a role model for fellow farmers in the community of STA Phimbi. Her plan for the future is to expand land by purchasing land after receiving money from village bank and inculcating the value of climate smart agriculture technologies among women who are quitting agriculture.

Joseph Nkolokosa aged 39, is a married man with 3 children (1 male and 2 female). He is from Group Village Headman Kamowatimwa in Traditional Authority Nkaya in Balaka district. Joseph is a lead farmer. He received seeds (maize 2kgs and onion) for winter cropping from CARD. He planted the onion seed on 8 beds and later sold the harvest at a total of MK 104,000. Using the money he got from selling onions, Joseph bought 7 bags of maize and repaid a debt. He appreciates CARD for the project and acknowledged that his family is food secure through the project.



*In the picture, Joseph harvesting onions in his garden*



LIVESTOCK FARMING A KEY TO CLIMATE CHANGE RESILIENCE

CASE STORY

Of Ethel Malunda

**E**thel Malunda is a 56 years old woman, happily married with 8 children who lives in Matanya village, Group village headman Kukada in Traditional Authority Nkanda, Mulanje district. Ethel and her husband Lyson Malunda decided to start keeping livestock like chicken and goats after CARD staff emphasized on the importance of keeping livestock and crop farming and everyday livelihood, *“during the meeting in 2018 CARD staff asked those that have the ability to buy small livestock and start livestock farming to raise their hands, and I was one of the farmers who raised a hand, she said.* Ethel and her husband started saving the little they had to buy their first goat in January 2019.

Before CARD it was difficult for Ethel and her family to find manure for farming or for Mbeya making and find money for household necessitates. All this changed in November 2019 when CARD rolled out the project in Mulanje, where the importance of integrated crop and livestock production. *“They explained very well the relationship between crop production and livestock production and the importance of keeping livestock that I was convinced and had to convince my husband to start keeping livestock”* she said.

In January 2019, Ethel and her husband bought their first female goat and two chickens, in March they bought another female goat which were kept using free range. The goats and chickens multiplied to 6 goats and 15 chickens.



*“I have realized a lot of benefits from keeping livestock, when part of the roof of my house was blown off, I sold two goats and used the money to buy iron sheets, which I could not have managed had it been I was not keeping goats”* she said. Ethel has seen the benefits of keeping livestock, she is able to make mbeya fertilizer from her chicken manure, she can sell some of her livestock for income for household use, and the livestock also provide her with food for household especially the chicken.

Ethel and her husband are planning to buy more livestock like ducks, pigs and more goats. On crop production, Ethel and her husband have made Mbeya fertilizer for rain fed farming, they have planted local maize seeds and intercropped it with beans and pigeons peas to diversify crop production.

*Ethel and her husband feeding their goats and in another picture, standing near their house which was renovated using income they realized from selling their goats (Photo by Jane Mwechumu Lichapa)*



CASE STORIES

From Nobody to Somebody

**K**elita Moffat is 36 years old from GVH Nyamula, Tomasi village, Kelita is married to Thenis Smart and together they have 3 children (2 girls & 1 boy).

‘I envied our neighbouring communities who were provided with solar irrigation system until CARD through **All We Can** installed a solar-powered irrigation system in our village’ when this opportunity came I and my husband embraced it by joining Mlambe irrigation scheme. I liked this project from the start since it is helping us to get food and other needs after harvesting and selling. Before the irrigation scheme was installed, it was so hard for us to fend for the children, we were in poverty and sometimes we would go to bed empty stomached, narrated Kelita.

They came to know about CARD when we were working on another irrigation scheme which was using gravity-fed irrigation in the same area at GVH Nyamula. CARD is working in this village to help small-scale farmers to produce crops for consumption and selling in order to minimize poverty levels. The small-scale farmers received support from CARD so that the community should not rely on hand-outs but instead create a hard working spirit in them. The farmers also received cooking oil, beans and flour when they were hit with flash floods in 2019, and they also received tippy taps and soap to protect themselves from COVID 19 pandemic. The support for the flash floods ended in 2019 while the support for COVID 19 protective gears ended in 2021. The most significant moment during the time I participated in CARD, was when I learnt about budgeting and saving because I did not have an idea of the importance of saving and budgeting, that training helped me a lot, said Kelita. The change is important because I no longer lack, when I sell my produce I am able to save and get whatever I need, and I hope that I will be able to buy cattle in the future for rearing and am not quitting on farming, narrated Kelita.

**T**he availability of water for irrigation has created a source of income for 46-year-old Felia Thole, who comes from Nyamazaini village, Group village Nyamula, T/A Tengani in Nsanje district. Felia is married and has 5 children (2 girls and 3 boys). “Working with CARD was the best decision I have ever made, when CARD came to GVH Nyamula with an irrigation scheme ( Mlambe irrigation scheme) I took it lightly, but then I saw some people benefitting from farming and I decided to join as a scheme member, since then my home has never lacked food”, narrated Felia. “In the scheme I have a plot of 35 meters in length and 20 meters in width, I grow different types of vegetables like Chinese, mustard, onions and okra, such that, after sales as a family we have been managing to buy food, school items for my children and we have built a better house”, she explained.

“Before CARD’s intervention, life with my family was very hard. Mostly, my husband and I were relying on piece work to provide for the family and we used to live in a small grass thatched roof house, which gave us problems during the rainy season”, she narrated. I knew CARD when they came for a project sensitization meeting in the village. Such that, CARD came to work in our area to address some of the challenges people are facing in this community like poverty and food insecurity, said Felia. And we received this support because people in this community are hardworking and we showed interest before the project came.



Kelita on her way to the market to sell vegetables



Felia Thole posing on her old house (in the picture to the left) and on the picture below showing her happily posing on her new house.





.....**From Nobody to Somebody** *(Felia Thole continues testifying)*

Through the irrigation farming intervention, the farmers have received seeds, capacity-building training in Irrigation management, crop management, business management marketing, and village savings and loans concept. Different capacity-building trainings are supported yearly and are still going on. With support from CARD, our lives as a family have changed, we are now singing a new song, through the income from crop sales, my husband and I have built a house with 3 bedrooms, managed to plaster the inside remaining with floor and outside plastering, and am also able to save some money through the village savings and loans group. My children now go to school while well fed, since food is easily found and school materials like uniform and exercise books are no longer a problem, the money from vegetable sales is able to cover all that, Felia proudly said. With this change, I now have a lot of friends and my family is also happy with the change, she said.

Felia also stated that the most significant moment during her project participation was during capacity building in crop and business management. I used to grow vegetables without proper care since I did not know that farming is a business, but when I learnt about all these my eyes were opened and I did not waste time going back to the old practices but I started following the new technologies in crop management, she said.



*Magalasi Billy of the same scheme (Mlambe) captured in his field.*



## Gender Responsive



**L**ister Lucius is a 63 year old woman who hails in Pitala village, GVH Sululu TA Chamba in Machinga. She is married to Evance Kachere and together they have four children of which 3 are boys and 1 girl. The middle-aged couple is also taking care of their four grandchildren who are all females.

Over the years, the family was living in utmost poverty as they lacked even the most basic necessities to sustain their lives. The only source of income that the family could rely on was the money they received through the Social Cash Transfer programme although it was not enough to cater for their basic needs.

This has been the case as it takes some months for them to receive the cash transfers. In 2018, the family received an accumulative cash transfer for 3 months, which they used to buy a pig to rear.

In 2019, a light of hope shined in the family, as they were selected to be among the 3300 beneficiaries in the **Gender Responsive Ultra-poor graduation project**. Through the project, Lister has been im-

parted with knowledge in various graduation models and basic business management being one. "After being equipped with knowledge in basic business management, I ventured into pig farming as a business and now I have 15 pigs, and so far I have sold 2 pigs," Lister said.

On top of the capacity that the family received, they also obtained seed capital money amounting to MK 119,408.00. Upon receiving the money, Lister decided to open a mini-shop where she sells various groceries and as she opened a bench where she sells vegetables. Lister invested MK 70,000.00 in her mini-shop and MK20, 000.00 she used to buy feed for her pigs and used the remaining MK26, 000.00 to buy 2 bags of rice which she is storing to sell in the future. From her mini-shop, she made profits which she used to buy 2 goats and now she has 3 goats.



Upon being asked how the family's welfare is, this is what Lister had to say " *When a household has no food, there is laziness but now since my family has food, the welfare of my family has changed as we are now able to adapt to all the WASH and nutrition strategies the project is promoting*" Lister's

current business value is now at MK 300,000 exclusive of her 15 pigs. "I am thankful for the knowledge that the project has imparted to me, besides the SCT program where we were only given money to use for consumption support, the FARMSE project has given us money to venture into various enterprises and through its rigorous coaching and mentoring sessions we now have a self-reliant family, even if the project phases out. Those were Lister's words with which she spoke with so much boldness.



## CASE STORIES

*Of Asumani & Mustafa***Brotherhood on a Purpose**

“ntelligence is a richness,” said Asumani Abdul and Mustafa Djuma who are 24 and 22 years old, both single gentlemen from DRC. Asumani and Djuma are friends, refugees staying in Zomba zone in Dzaleka camp who fled from their country due to tribal war.

The two only depended on WFP food rations, mosque aid and UNHCR cash; which they receive to buy basic needs. In November 2019, Abdul and Juma were incorporated into the bakery group of CARD livelihood project which consists of 25 members. They worked for 6 months with Hassan bakery chairman of Dowa Bakery within the camp without problems till they finally got fired, for reasons that were not told. In March 2020 they received consumption support of MWK80,000 each. As friends, they made up their minds to gather the cash and invest in a small business of baking chapati.

In December 2020, these two young men received a start-up capital of MWK 96,000 each from CARD. Abdul and Djuma bought 3 hair shaving machines that cost a total of MWK135,000; hair oil, and powder to start up their barbershop business. They have managed to have customers and are receiving more, after all, work and deducting all expenses they are able to save MWK5000 per month after meeting their household needs. Asumani and Mustafa plan to continue working together and hope to save enough money to open a nice barbershop in Lilongwe town.



*Fig.1 Mr. Djuma and his friend Asumani at their workplace*

## MY FAMILY SUPPORT

*A story of Moses Katsala*

**M**oses Katsala is a married man aged 42. He has 4 children and comes from Lilambwe Kakhuni Village TA Mkukula, in Dowa district. Moses said, he foresees CARD organization changing his life actually when he compares his life in the old days to his new life. He was not able to support his family, he was renting a house where he was living with his family; hence, he did not have a house of his own.

When Moses was selected to be one of the beneficiaries in the GA, the program under solutions capital program, he was very happy because he knew he would be able to support his family with the help of the CARD organization under Broilers intervention in the month of August 2019

In the month of November 2019, they shared the money MWK 60,000 each, where he used the money to buy two 50kgs bags of fertilizer, one bag of fertilizer costing MWK 22,00 remaining money which was used to buy one pig at MWK 10,000 and the remaining MWK 12,000 was used to buy household groceries.

In the month of April 2020 they shared the money and each beneficiary received MWK 120,000, where MWK 15,000 was used to buy a pig, MWK 50,000 was used to mold bricks, MWK 5,000 was used to buy household needs. In the month of July 2020 Moses receives MWK 80,000 as Consumption Support from CARD, he withdrew MWK 70,000 whereby MWK 30,000 was used for more bricks and MWK 40,000 was used to pay the builder who built his house *fig 1*.



**Fig. 1 above: Moses standing in front of his house**

After he was advised by his coach about the village loan savings, in March 2020 he decided to join Chisomo village loan saving where they meet four times a month and he saves MWK 6, 000 per month. Through the village loan savings and money accumulated through other activities he is saving, he plans to start a piggery business.



## ENVIRONMENTAL MANAGEMENT

**A**s a way of ensuring that sustained food, nutrition and income security is matched with sound environmental management, CARD promotes **afforestation/agroforestry** and **development and use alternative energy sources**. CARD promotes agroforestry and fruit tree production that have a great potential for improving the income earnings, food security and living standards of poor communities. CARD programmes build the capacity of farmers and provide technical support, resources, and guidance/advice in planting agroforestry and fruit trees and engage in community tree planting activities. CARD also promotes development and use alternative energy sources such as solar products and carbon efficient stoves that ease pressure on natural resources (trees and forests) and reduce natural resource (forest) degradation. Apart from contributing to the halting and reversal of the forest loss and related environmental degradation, these initiatives also contribute to addressing people's livelihood needs for income generation, and food (both via improved soil fertility and fruit consumption), thereby contributing to sustained food, nutrition and



*Patricia Mambo at Lodi Solar Energy Kiosk on duty selling cold drinks*

### MAKE MONEY, SAVE THE ENVIRONMENT

#### *A Story Of Patricia Mambo Mkoma*

**P**atricia Mambo Mkoma is a member of Lodi Village Saving and Loan group in Lodi Village, Group Village Headman Mangulu Traditional Authority Mangulu, in Machinga District. Patricia Mambo Mkoma, who is also village head Lodi, is married and has 6 children, 4 males and 2 females. Patricia Mambo stays in Lodi village which is 5km away from the main electricity grid. This means VH Lodi and the rest of her members in the village have to travel for 5km to access basic services such as Phone charging, Watching video shows, buying cold drinks, and having their hair cut at the barber-shop. This has left the area less developed as most often they are rarely in touch with the outside world since most times the cell phones are usually offline. The nearest they can access such services is 7km away at Molipa market which proves costly due to

This has also affected productivity in other activities such as farming since most of the time is spent traveling to and fro to access these services. The CCPM project has responded to this problem by identifying two VSL groups in GVH Mangulu namely, Lodi in Lodi village and Tadala in Msoma village. The project has provided the two VSL groups, with Solar Power Supply Systems together with gadgets such as solar-powered refrigerators, phone chargers, hair cutters, and TV sets (Plasma TV and DVD). With these electrical accessories, they are able to use and run a solar enterprise as a group. Through the enterprise, the groups are able to Charge electronic gadgets, run a barbershop business, and sell soft drinks and video show business within the village. . She and other members of the village are now able to charge their cell phones, they can cut their hair, they are able to watch videos and they can now afford a cold soft drink which is now readily available within the village. They no longer have to travel long distances in order to access these services. The group is able to generate money from the business which in turn goes to the VSL as group income for its members.

## DISASTER RISK MANAGEMENT, RESPONSE AND RECOVERY

The work of CARD in DRM and response is aimed at contributing to the prevention or reduction of the risk of disasters, mitigating the severity of disasters, preparing for disasters, and effectively responding to the disasters in addressing both immediate and medium term needs.

CARD therefore support and build capacity of communities in risk and vulnerability assessment that enhances communities Knowledge of hazards, development of monitoring systems and mechanisms, communication mechanisms for early warnings and; community response mechanisms that include development of Early Action Protocols and Community Disaster Preparedness and Response Plans. Such efforts have helped communities to lessen the impact of disasters and recover faster from the disasters.

CARD also provides support in disaster response and recovery. Priority interventions include provision of Food Assistance, Cash Transfer, Non-Food Items, Shelter, WASH, Psychosocial Support, farm inputs for replanting/restocking and construction materials for rebuilding. Such support has helped in saving lives and enabling affected communities to bounce back and rebuild their lives and communities.

With funding from CRS, CARD implemented the Homes and Communities Project in Nsanje and Chikwawa districts. The goal of the project was to capitalize on existing gains and establish a long term strategy for scaling self-recovery.

The project identified, registered and built the capacity of local artisans in the design and construction of low cost resilient homes to vulnerable households. The capacity building was done through training and demonstrations. After the capacity building, the project provided construction materials that enabled the artisans to build demonstration houses for vulnerable households. As their contribution, the beneficiaries were advised to mould bricks and find river sand for the construction of the houses, under the guidance and supervision of the project staff.

After the training programme, the artisans managed to construct a total of 164 houses with DRR features (60 in Nsanje and 104 in Chikwawa).



*Stages of construction of the low cost resilient houses.*



The successful local artisans were then certified and marketed for their skills in the construction of resilient houses at an event graced by: the CRS Shelter Technical Advisor, government staff from the Departments of Monitoring and Evaluation, Public works, and Relief and Rehabilitation/ Disaster. The activity involved giving work suits and resilient shelter construction manuals to artisans. The government staff from public works encouraged the artisans to be more proactive and offer fair prices to the community members when constructing houses.



*Pictures show the presentation of working suits and construction manuals to Artisans and the Artisans clad in their new working suits pose with CARD Project assistants at GVH Champhanda*

In efforts to empower communities in reducing the impact of disasters, Churches Action in Relief and Development (CARD) is implementing a project titled “**Build Back Better Initiative**” with funding from All We Can. The project has constructed 5 bedroomed flood resilient houses for 5 beneficiaries in TA Ndamera GVH Kungaecha in Nsanje and the project funding is 65 million kwacha. The project is expected to target people who were affected by Cyclone Idai in 2019 in GVH Kungaecha



*The picture of foundation extraction at Gvh Kungaecha*



*CARD staff posing with beneficiaries from GVH Kungaecha, at the event.*



## CASE STORY

### *Of Lekisina January*

**L**ekisina January is a 47-year-old woman who comes from T/A Ndamera, GVH Kungacha in Kungacha 2 village. She is a widow who stays with her children and relatives as she explains, “I am a widow since my husband died a long time ago and I stay with 8 children of which 3 are my late brother’s, 4 are girls and 4 are boys”, narrated Lekisina. “As a mother and head of my family, I have to always fend for my children for them to survive, and mostly we depend on piece works, sometimes gathering firewood and selling it. The children take part in doing most of the piece works so that we can get reasonable income for our home “, she explained. “Before CARD reached out to me and my household with this beautiful house, we have been staying in a very small house which could not accommodate both boys and girls, the boys had to spend nights at their friend’s home or sleep outside the house since it gets very hot here. This was putting my children in danger, especially during the rainy season whereby flash floods sometimes occur unexpectedly during the night. We could not expand our house or improve it because our household income could not cover costs for a builder or brick molders” she explained. ”With this new strong and specious house we will atleast put aside the risk of having my children sleep outside or forcing them to stay at their friends’ homes”, said Lekisina.

“I have known CARD for a long time since they have been working in the village doing different projects in which I have never participated because I was not selected since they are more of us that require their assistance. With this house my life has changed a lot and hope others will be reached out to with a similar intervention since it is only 5 of us out of more than 100 that require this assistance”, she said with a smile.

CARD has been working in GVH Kungacha to improve the lives of vulnerable people. And Lekisina became one of the beneficiaries because her house got damaged by heavy rains. Being a widow and having no reliable source of income to build a strong house for the whole household.



*Lekisina January standing beside the old house she used to live in*



*Lekisina standing beside her newly built house*

## CASE STORY

### *Of Saidi Kazembe*

**S**aidi Kazembe is 20 years old and hails from T/A Ndamera GVH Kungaecha in Kungaecha 2 village. “We are 3 children in our family 1 girl and 2 boys aged between 10 to 18.” narrated Saidi. “Our parents passed away in 2016 and we have been living alone since then until our house collapsed due to heavy rains. My late father’s friend took me in, my sister got married and my brother lives with a well-wisher,” said Saidi. The main problem we have is the lack of a house for us to live together as a family. Some other problems are lack of food and school fees since the people we are staying with also have their own children to support. I came to know about CARD when they constructed a solar-powered irrigation scheme called Mankhokwe in our village”, explained Saidi.

CARD is working in Kungaecha village to help vulnerable people to improve their lives economically and socially. Saidi received the support of a house because his siblings and him are orphans and they do not have a place to stay as a family since currently they are being hosted by well-wishers. The provision of the house will help to reunite their family after tragedy separated them.



*Saidi Kazembe standing on where his old house used to be before collapsing*



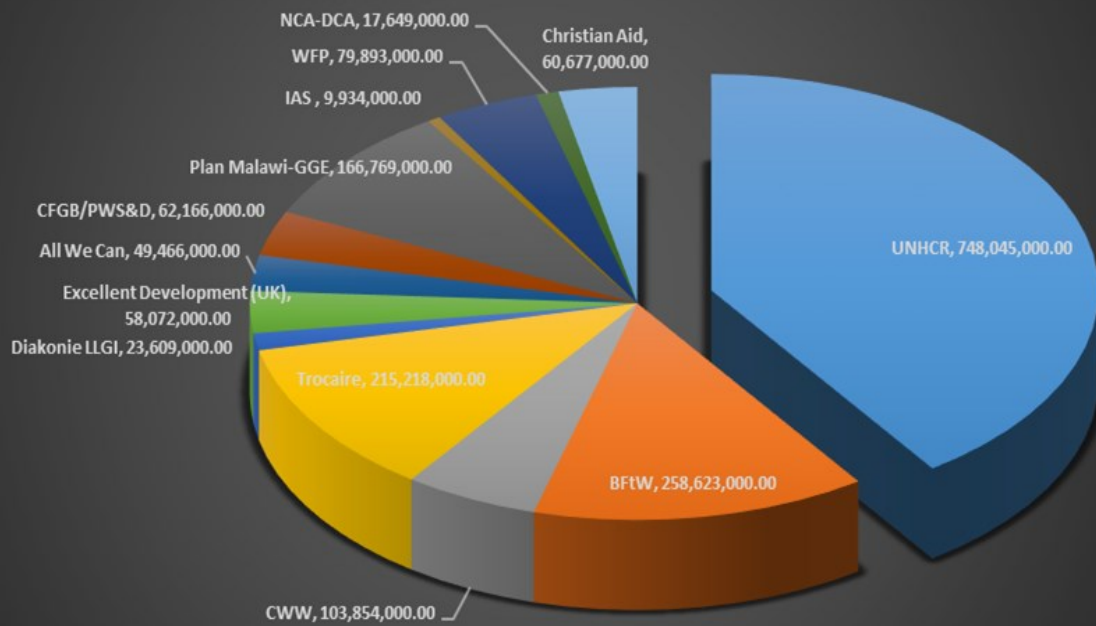
*Saidi standing on the veranda of his house*



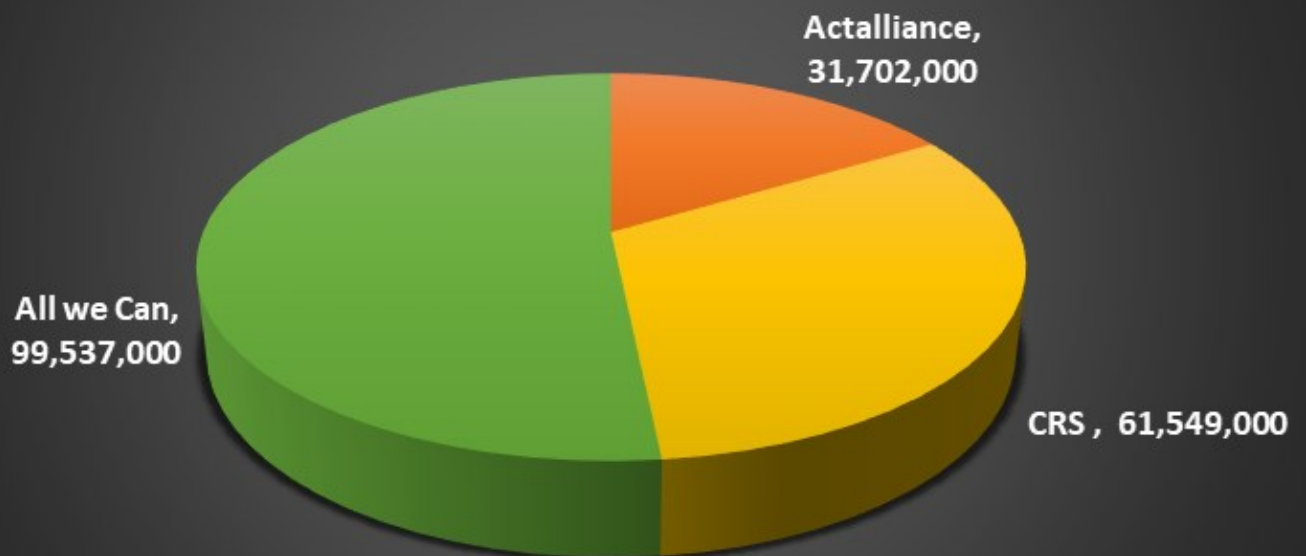
			Percentage of the total funding
<b>Development Projects</b>	<b>MK</b>	<b>US Dollars</b>	
UNHCR	748,045,000	929,998	40
Bread for the World	258,623,000	321,530	14
Concern Worldwide	103,854,000	129,115	6
Trocaire	215,218,000	267,567	12
Diakonie LLGI	23,609,000	29,352	1
Excellent Development (UK)	58,072,000	72,197	3
All We Can	49,466,000	61,498	3
Canadian Foodgrains Bank (PWS&D)	62,166,000	77,287	3
Plan Malawi-Girls get equal	166,769,000	207,334	9
IAS	9,934,000	12,350	1
WFP	79,893,000	99,326	4
NCA-DCA	17,649,000	21,942	1
Actalliance	60,677,000	75,436	3
Christian Aid	<b>1,853,975,000</b>	<b>2,304,933</b>	<b>100</b>
Subtotal: Development Projects			
<b>Emergency Response</b>			
Act alliance	31,702,000	39,413	16
CRS	61,549,000	76,520	32
All We Can	99537000	123,748	52
Subtotal Emergency projects	<b>192,788,000</b>	<b>239,681</b>	<b>100</b>
<b>GRAND TOTAL</b>	<b>2,046,763,000</b>	<b>2,544,614</b>	

PIE-CHART PRESENTATION OF TOTAL DONOR FUNDING FOR CARD IN 2021

DEVELOPMENT PROJECTS FUNDING IN MALAWI KWACHA



EMERGENCY RESPONSE FUNDING IN MALAWI KWACHA





### Current CARD Member Churches

African Evangelical Church	Churches of Christ
African Methodist Episcopal Church	Evangelical Lutheran Church in Malawi
Anglican Diocese of Lake Malawi	Free Methodist Church
Anglican Diocese of Southern Malawi	CAC Seventh Day Baptist
Anglican Dioceses of Upper Shire	Providence Industrial Mission
Anglican Diocese of Northern Malawi	United Methodist Church
CCAP Livingstonia Synod	Zambezi Evangelical Church
CCAP Blantyre Synod	Central African Presbyterian Church (CAP)
Church of Nazarene	Baptist Convention in Malawi
Evangelical Church in Malawi	Independent Baptist Convention

#### Board of Trustees

Rev Collins Mbawa– Chairperson  
 Mrs Mildred Undulu  
 Rev Nelson Nyang’ama  
 Pastor Willard Muwalo  
 Mrs Brenda Maganga

#### Board Members

Rev Moyenda Kanjerwa- Board Chairperson  
 Rev Mwawi Chilongozi- Vice Chairperson

#### Members

Rev Johnstone Ndogolo  
 Rev Byson S. Phiri  
 Mr Clement Frank  
 Rev Francis Matumba  
 Mrs Lilian Chirwa  
 Rev Olav Schmidt  
 Rev Francis Matumba

**CARD BLANTYRE/HEAD OFFICE**

	<b>NAME</b>	<b>POSITION</b>
1.	Mr. Melton Luhanga	Executive Director
2.	Ms. Yazimapo Chavula	Human Resources & Administration Manager
3.	Mr. Arthur Lichenya	Programmes Manager
4.	Mr. Lameck Nkhoma	Deputy Programmes Manager
5.	Mr Grant Mzembe	Deputy Programmes Manager
6.	Mr. Emmanuel Phiri	Finance Manager
7.	Mrs. Chinsisi Daudi	Monitoring & Evaluation Officer
8.	Ms. Martha Kilowe	Monitoring and Evaluation Assistant
9.	Mr. Michael Mwale	Irrigation Officer
10.	Mrs. Daphne Mwase	Procurement Officer
11.	Mr. Kennedy Mtingwi	Accountant
12.	Mr Fatsani Mkandawire	Accountant
13.	Mr Aloysius Matambo	Accounts Assistant
14.	Ms Mtisunge Masamba	Accounts Assistant
15.	Ms. Grace Kuonera	Human Resource and Administration Officer
16.	Mr. Edmilton Tambala	Transport Officer
17.	Mr. Roy George Limbani	Driver
18.	Mrs. Mary Manyungwa	Office Assistant
19.	Mr. Felix Gunde	Gardener

**CARD MULANJE**

	<b>NAME</b>	<b>POSITION</b>
1.	Mrs Jane Mwechumu Lichapa	Project Officer
3.	Mr. Mphatso Kanyumbu	Project Assistant
6.	Mrs. Margret Chafikani	Office Assistant
7.	Mr. Horrace Kiyombwe	Project Assistant
8.	Ms Agatha Kayira	Field Monitor
9.	Mr. Mwima Makuluni	Field Monitor
10.	Mrs Beatrice Mwale	Intern
11.	Mahara Chipendo	Intern

**CARD MCHINJI**

1.	Mr. Chifundo Macheka	Project Officer
2.	Mr. Jonathan Mateketa	Project Assistant
3.	Mr. Nelson Chamba	Driver
6.	Ms. Olive Phiri	Office Assistant



**CARD NSANJE**

	<b>NAME</b>	<b>POSITION</b>
1.	Mr. Charles Msowoya	Project Officer
2.	Mr. Joseph Mafunga	Office Assistant
3.	Mr. John Gunde	Driver
4.	Mr. Collins Limau	Guard
5.	Mr. Davie Alufayi	Guard
6.	Mr. Innocent Sandanda	Finance Intern
7.	Mrs. Gladys Kawiya	Project Assistant
8.	Mr Lonjezo Bingalason	Team Leader
10.	Mr. Davie Tembenuka	Office Assistant
11.	Mr. Benjamin Yangairo	Project Coordinator
21	Mr. Alfred Matsimbe	Project Assistant

**CARD MANGOCHI**

1.	<b>Ms. Grace Langwe</b>	<b>Project Coordinator</b>
2.	<b>Mr. Mackinly Kaimira</b>	<b>Field Monitor</b>
3.	<b>Mr. Chrispin Msukwa</b>	<b>Field Monitor</b>
4.	<b>Ms. Linda Lojani</b>	<b>Field Monitor</b>
5.	<b>Ms. Catherine Banda</b>	<b>Field Monitor</b>
6.	<b>Mr. Innocent Phiri</b>	<b>Office Assistant</b>

**CARD BALAKA**

1.	Mrs. Mercy Chakoma	Project Officer
2.	Mr. Kennedy Ngalawesa	Project Assistant
3.	Ms. Elizabeth Mulungu	Gender and Advocacy Coordinator
4.	Ms. Veronica Thesi	Project Assistant
5.	Mr. Raphael Walama	Office Assistant

	<b>NAME</b>	<b>POSITION</b>
22	Ms. Jean Kalasa	Field Monitor
23	Mr. Foster Jonasi	Field Monitor
24	Mr. Allan Sangala	Field Monitor
26	Ms. Eurita Kamiza	Field Monitor
27	Ms. Esmie Chiguduli	Field Monitor
28	Ms. Neema Mainga	Field Monitor
29	Ms. Mervis Makonyola	Field Monitor
30	Ms. Yamikani Selenje	Field Monitor
31	Mr. Prince Kayisi	Field Monitor
32	Mrs. Scholastica Khamalatha	Field Monitor
33	Ms. Mervis Chipeta	Field Monitor
34	Ms Victoria Nyoni	Field Monitor
35	Mr. Brown Scott	Field Monitor
36	Ms. Stella Nkhoma	Field Monitor
37	Mr. Henry Mukaka	Field Monitor
38	Ms. Joana Sinjani	Field Monitor
39	Mrs. Hanna James	Wash Field Coordinator
40	Mr. Wilson Tsoka	Food security Field Coordinator

**CARD MACHINGA**

1.	Ms. Grace Ndlovu	Project Coordinator
2.	Mr. Bahati Ngwiri	Office Assistant
3.	Mr. Clement Musipiwa	Case Worker
4.	Ms. Emmaculate Mbewe	Case Worker
5.	Mr. Sylvester Juan	Driver

CARD DZALEKA DOWA

	NAME	POSITION		NAME	POSITION
1.	Mr. Arnold Nthala	Project Coordinator	24.	Ms. Hannah Mwamba	Coach
2.	Mrs. Florence Hiwa	M & E Assistant	25.	Mr. Sebutozi Evarist	Coach
3.	Mr. Mavuto Simbi	Advocacy Officer	26.	Mr. Faraja Musangwa	Coach
4.	Mr. Isaac Konwan	Project Assistant Crops	27.	Mr. Ndume Anzuruni	Translator
5.	Mrs. Thelma Chirwa	Project Assistant Live-stock	28.	Mr. Jonasi Mwale	Guard
6.	Mr. Donald Malekano	Driver	29.	Mr. Marlon Kanthira	Guard
7.	Ms. Christina Makupe	Office Assistant	30.	Mr. Jeffrey Jevala	Guard
8.	Mr. Moise Mwenyenemali	Coach	31.	Mr. Amisi Fahizi	Guard
9.	Mrs. Goreth Niyibigira	Coach	32.	Mr. Omari Mlisho	Guard
10.	Ms. Joselyin Shimirimana	Coach	33.	Mr. Pitilizani Tembo	Guard
11.	Mr. Kelvin Ndaisaba	Coach	34.	Mr. Amosi Malanda	Guard
12.	Ms. Mediator Chizumila	Supervisor	35.	Mr. George Chadzunda	Guard
13.	Mr. Austine Kamuyambeni	Coach			
14.	Mr. Petro Chinzumazi	Coach			
15.	Mr. Chancy Madiwati	Coach			
16.	Mr. Borel Kabunji	Coach			
17.	Ms. Theodette Muliyumana	Coach			
18.	Mr. Jeremia Manyamba	Coach			
19.	Mrs. Chikondi Matsala	Coach			
20.	Ms. Susan Banda	Coach			
21.	Mr. Maxwel Gezani	Coach			
22.	Mr. Geosam Kaluzi	Coach			
23.	Mr. Calude Etabo	Coach			

CARD DOWA MPONELA OFFICE

1.	Mr. Mavuto Phiri	Project Officer
2.	Mr. Elias Chikumbeni	Driver
3.	Ms. Ethel Mitepela	Office Assistant
4.	Mr. Chifundo Mphamvu	Sales&Marketing Officer





**YAZIMAPO CHAVULA**  
*Human Resources & Administration  
Manager*



**ARTHUR LICHENYA**  
*Program Manager*



**MELTON LUHANGA**  
*Executive Director*



**EMMANUEL PHIRI**  
*Finance Manager*



**LAMECK NKHOMA**  
*Deputy Program Manager*



Sifa from a female tailor Dzaleka Refugee Camp



2021 AGM







Dzaleka Camp peanut butter producers





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*CARD and all its Authors take full responsibility for the articles and contents in the CARD 2021 Annual Report.*