

ANNUAL REPORT

2024



Picture: Christina Tawanga-Project participant in Zomba District.



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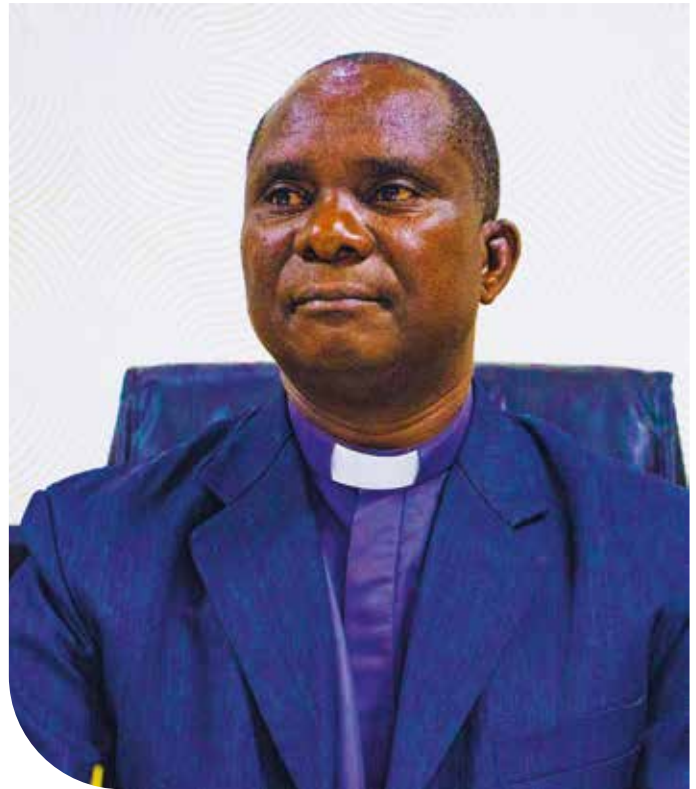
MESSAGE FROM THE BOARD CHAIRPERSON

It is with great pleasure that I present to you the 2024 Annual Report, highlighting our achievements, challenges and aspirations for the future. This year has been a testament to our resilience, innovation and unwavering commitment to our mission.

In 2024, we embraced opportunities for growth while addressing complex challenges. One of the most significant challenge we faced was the impact of currency devaluation and forex shortages, which affected our operational costs, procurement processes and overall financial stability. The rising costs of goods and services placed pressure on our budget, making it difficult to sustain some of our planned initiatives. However, through prudent financial management, strategic decision-making and the support of our partners, we remained steadfast in delivering our mandate.

Despite these economic challenges, we successfully implemented transformative programs that have positively impacted communities. We also strengthened our governance structures, ensuring transparency, accountability and efficiency in all our operations. These efforts position us well for sustained success in the years ahead.

On behalf of the Board of Directors, I commend the leadership team, staff and all those who contribute to our mission. Together, we will continue to overcome challenges and make a lasting impact.



As we look toward the future, we remain committed to fostering innovation, expanding our reach and driving meaningful change. We extend our heartfelt gratitude to our partners, donors and stakeholders for your continued support. Your trust and collaboration are the foundation of our success.

God bless you all!

Rev Canon Francis Matumba

MESSAGE FROM THE EXECUTIVE DIRECTOR



As we reflect on the year 2024, I am both proud and humbled by the journey we have undertaken as an organization. This year has been one of the years of significant growth, challenges and resilience. Our collective efforts have enabled us to stay focus to our mission, despite the hurdles posed by external factors and deliver impactful results for the communities we serve.

2024 presented a unique set of challenges, particularly the devaluation of the local currency and ongoing foreign exchange shortages, which affected the way we operated. These economic conditions increased our operational costs and made some of our key projects more challenging to fund and execute as planned. However, we adapted quickly, restructured certain operations and found new ways to optimize our resources without compromising the quality of our programs.

Our ability to navigate these difficulties is a testimony to the strength and commitment of our staff, partners and stakeholders. Together, we did not only mitigate the challenges posed by the economic environment, but we also made meaningful strides in our strategic priorities. We continued to implement programs that empower individuals, improve livelihoods and foster sustainable development.

On behalf of the entire team, I extend my deepest gratitude to each one of you for your support throughout the year. It is your belief in our mission that allows us to do the work we do and together, I am confident that we will continue to make a positive difference in the years to come.

This year, we also experienced an irreplaceable loss within our organization. It is with deep sadness that I acknowledge the passing of our beloved Human Resources Manager, Yazimapo Chavula. Yazimapo was not only a dedicated and passionate professional but also a cherished colleague and friend. Her contributions to our team were immeasurable and her presence will be deeply missed by all who had the privilege of working with her. Our thoughts and heartfelt condolences are with her family and we remain committed to honoring her legacy through the work we continue to do.

Through these challenging times, our commitment to transparency, accountability and innovation has been unwavering. We have also placed significant emphasis on strengthening internal systems to ensure we remain adaptable in the face of any future economic fluctuations.

Looking ahead, I am optimistic about the opportunities that lie before us. We are poised to build on the solid foundation we have laid, expanding our reach and scaling our impact. The continued trust and support from our donors, partners and communities are essential as we work toward our shared vision.

Melton Luhanga



Picture: Kamron Bandula - JOA project participant in Phalombe

Our vision:

An inclusive, resilient and socio-economically self-sufficient community, living in a well-managed environment.

Our values:

- Participation
- Dynamism
- Accountability and Transparency
- Learning
- Compassion
- Non-discriminatory

Our Mission:

Inspired by the Gospel message of love and hope, and a life of compassion, stewardship and service, CARD seeks to empower the most vulnerable communities in Southern Africa through capacity strengthening and enhancement of community led solutions for improved well being and resilience.

Our work

FOOD SECURITY AND NUTRITION

Promote development and adoption of sustainable food production system and resilient agricultural practices, promote agricultural diversification and enhance capacity on food processing and utilization.

ECONOMIC EMPOWERMENT

Promote entrepreneurship, value addition and access to markets. Enhance access to finance.

GENDER AND INCLUSIVE DEVELOPMENT

Enhance access to economic resources and ownership and control over productive assets for women, youth and persons with disability. Promote full and effective participation and equal opportunities for leadership at all levels of decision making for women, youth and persons with disability.

CLIMATE AND DISASTER RISK MANAGEMENT

Enhance capacity in Natural Resource Management (focus on soil, water and trees), promote development and access to alternative energy sources, enhance capacity of communities in Disaster Risk Management and strengthen support towards Loss and Damage.



Picture: A group of women that are involved in fish farming in Mchinji

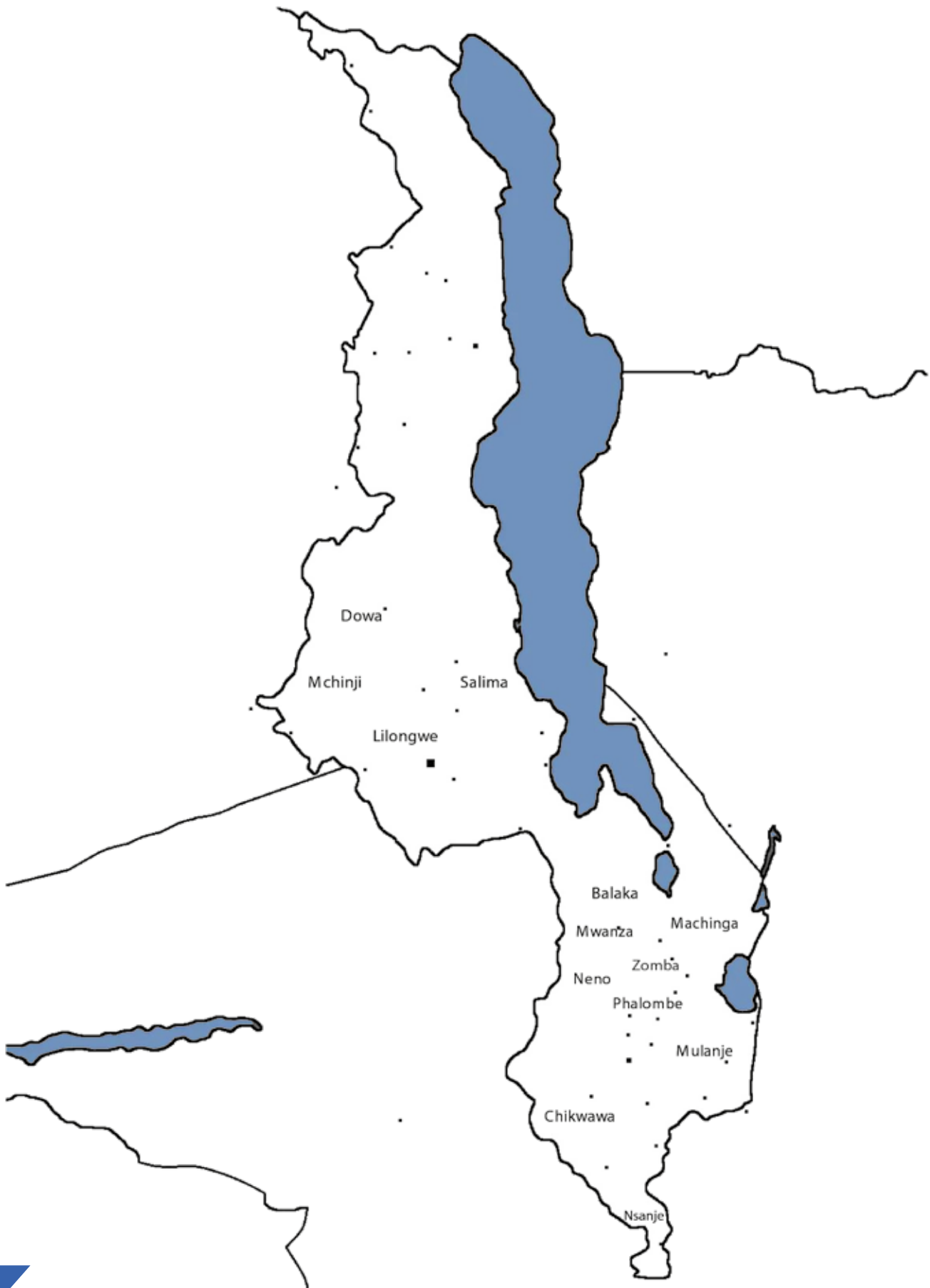


Picture: Emma Liwonde a project participant in Zomba



Picture: Project participant (left) receiving her cash during the cash distribution exercise in Balaka

Where we work



FOOD SECURITY AND NUTRITION

CARD aims to improve access to safe, nutritious sufficient food all year round for vulnerable households. To achieve this, CARD advocates for adopting inclusive climate technologies, empowers farmers to diversify their agricultural production beyond just crops and livestock (Agriculture Diversification) and strengthens capabilities in food processing and utilization. In 2024, significant progress was made in climate-smart agriculture: 5 water harvesting structures were built, 24 irrigation equipment sets (including solar mobile pumps) were distributed and 8 smallscale irrigation schemes were supported. As a result, 953 farmers adopted small-scale irrigation, 150 accessed quality seed and 1,345 were trained in soil and water conservation technologies. Additionally, 3,229 livestock were distributed, benefiting 2,719 farmers. These achievements were made possible through contributions from the following projects.

Promoting Agro-Ecology Transition for Enhanced Resilient Agriculture (PAET – ERA) project

With funding from Bread for the World the project supported smallholder farmers to enhance smallholder farmers' productivity for food, nutrition and income security in climate-affected districts: Nsanje, Mulanje, Dowa and Mchinji.



Picture: Medisoni Muhama a project participant in Mulanje

Achievements:

6 enterprises have been linked to microfinance institutions such as Vision Fund and MicroLoan Foundation.

650 participants now own livestock, including pigs, goats and more than ten chickens each.

779 project participants are engaged in small-scale irrigation, agricultural diversification and the adoption of Climate-Smart Agriculture (CSA) technologies.

Capacity building was conducted for all project participants on agroforestry and natural resource management

10 Village Group Savings and loans have been established and are actively operating.

All We Can (AWC) Food Security Project

Funded by All We Can (UK), the project promoted high-value crop production, collective marketing and fostering a savings culture. The project expanded three irrigation schemes: Nkhwanikulibe, Mankhokwe and Mlambe in Nsanje district.

Achievements:

2,000 agroforestry trees were planted e.g. Neem (1,000), Glycidia (1,000), but due to hot weather conditions only 1,170 trees survived.

2 tree nurseries were established in Group Village Headman Chinthumba in Nsanje.

150 farmers were provided with maize seed (2kg) Sorghum (2kg) and Pigeon peas (2kg).

Lead farmers conducted 1 manure demonstration sessions.

30% of the farmers are practicing Conservation Agriculture.

Brick makers, community leaders and the district council signed a Memorandum of Understanding to stop making bricks along the river bank and close to households.



Picture: Thomas Phiri, project participant in Nsanje

Food Security and nutrition, Economic Empowerment- Building Community Resilience through Agricultural Commercialization and Agro-ecological Practices

With support from Norwegian Church Aid and Dan Church Aid (NCA-DCA), we implemented a one-year project titled “Building Community Resilience through Agricultural Commercialization and Agroecological Approaches” in Nsanje District, specifically in Traditional Authority (T/A) Ndamera. The project covered Group Village Headmen Fachi, Mphampha, Kalumbi, Bitilinyu, Chindiyo and Nyathando.

The project’s primary goal was to enhance the living standards of the target community by promoting agricultural commercialization and agroecological practices. It focused on empowering farmer households in T/A Ndamera, equipping them with sustainable farming techniques to improve productivity and resilience.



Picture: CARD Executive Director with a project participant in Nsanje

Achievements:

Distributed 860 goats to 172 farmers, with each farmer receiving five goats as part of a pass-on initiative.

Trained 21 farmers in agroecological practices to promote sustainable farming methods.

Strengthened local farming capacity by engaging the Village Natural Resources Committee under the targeted GVHs to establish bee keeping groups. Provided 400 beehives, 22 kg of bee wax, 150 kitchen knives and rolls of mutton cloth to 75 project participants.

Facilitated market access for 1,340 farmers, enabling them to sell their livestock through established marketing structures.

Trained 19 farmers in compost manure preparation and application to improve soil fertility and crop productivity.



Picture: Bananas in a backyard garden of a project participant

Building water and Food Security for farmers in Southern Malawi-SAND-DAMS Project

With support from Sand Dams Worldwide Foundation, CARD continued the implementation of the “Building water and Food Security for farmers in Southern Region”- focusing on expanding the implementation of sand dams in Malawi. The aim is to utilize sand dams as a water harvesting technology to improve access to portable water, hygiene, agricultural production, natural resource management and poverty reduction in rural areas facing water and food insecurity. In 2024 the project was implemented in Group Village Headman Nyanthumbi in Traditional Authority Tengani, Group Village Headman Mzondola in Traditional Authority Mbenje in Nsanje district. In Chikwawa in Group Village Thomas, Traditional Authority Chapananga and in Group Village Felemu Traditional Authority Mlauli, Neno district.

Achievements:

Construction of five sand dams. Constructed check dams and gabion baskets for sand dam protection, silting and contamination from runoff water.

The project remained active in engaging and rallying the communities towards embracing Conservation Agriculture.



Picture: Agriculture officers checking a borehole in Neno



Picture: Construction of sand dam mansinary wall in Neno

Achievements

Promoted sustainable access to neglected and underutilized seed species (NUS) for small-scale farmers by distributing seeds and enhancing skills in NUS production, processing, storage and marketing to support a resilient seed system.

The demonstration plot serves as a public learning and advocacy platform, promoting the adoption and scaling up of Syntropic agroforestry and other agroecological practices, such as biofertilizer and biopesticide production. Additionally, it functions as both a community and regional seed bank.



Picture: Farmers showing their produce from the demonstration plot

Food Security and nutrition-Syntropic Agroforestry Demonstration plot in Chimwala, Mulanje

Funded by Bread for the World, the project aimed to generate evidence to support advocacy for an agroecological transition in Traditional Authority Chimwala, in Mulanje district . It was implemented in collaboration with the Ministry of Agriculture (MoA) and students from the Lilongwe University of Agriculture and Natural Resources (LUANAR).



Picture: Demonstration plot in Mulanje

Farmers were introduced to agroecological concepts and equipped with tools to share the knowledge they gained through six farmer field workshops.

The solar pump was provided to the farmer community for irrigation during the dry season. At least 14 farmers are using the pump.

Training sessions with 27 smallholder farmers focused on practical agroecological skills to boost environmental restoration and economic growth.

Food Security and Economic Empowerment

CARD's projects aim to empower vulnerable members of smallholder farmer communities to help them build a dignified life by promoting entrepreneurship, value addition and access to markets and enhancing access to finance. In 2024, 4 cooperatives and farmer organizations were formed, 1,334 farmers were actively engaged in enterprise development, while 1,340 farmers gained access to markets. Additionally, 6 farmers were linked to financial institutions, 36 groups received start-up business capital, benefiting 4,109 individuals with improved access to capital, 393 Village Savings and Loan (VSL) groups were supported, with 64 of these linked financial institutions. The following projects contributed to these achievements.

Food Security and nutrition, Economic Empowerment-Community-led planning and management for biodiversity protection and resilient communities in the catchment area of Lake Chilwa, Malawi (JOA)

With funding from Jersey Overseas Aid (JOA), through Scottish Catholic International Aid Fund (SCIAF) and in partnership with Trocaire Malawi, the project extends across three districts surrounding the Lake Chilwa Basin namely: Machinga, Zomba and Phalombe. The initiative aims to foster the development of environmentally and economically sustainable, resilient communities by focusing on the restoration, sustainable management and protection of the biodiversity in the catchment area of the Basin.



Picture: Ernest Chingwalu project participant in Machinga

Achievements

Provided incentives to Village Natural Resource Management Committees (VNRMC) Village Savings Loans Associations (VSLA) and Beach Village Committee (BVC).

The incentives were in the form of goats, beehives and value addition enterprise start-up funds. The project provided 1050 goats to 210 VNRMCs, Lead farmers and BVC (5 goats per household), 600 beehives, empowered 6 BVCs by providing start-up capital amounting to MK12,000.00 with each BVC receiving MK3,000,000.00.

Drilled 5 boreholes, trained 33 VNRMCs in bee keeping, management, harvesting and honey processing.



Picture: Emma Liwonde a project participant in Zomba

The project organized two learning visits to permaculture paradise institute in Mchinji and 30 lead farmers, 8 extension workers were trained. Equipped 48 lead farmers with Mbeya fertilizer making skills.

Provision of start-up farming capital to 30 Village Savings and Loans groups with each receiving MK2.4 million revolving fund.

Food Security and nutrition, Economic Empowerment- Rehabilitating Ecosystems for Enhanced Agricultural productivity (REAP)

Funded by Irish Aid through Trocaire, this project runs from 2023 to 2027 and aims to promote sustainable agroecological farming systems. Its primary focus is to enhance the agricultural productivity of smallholder farmers, with particular emphasis on vulnerable women and youth, by supporting the adoption of sustained agro-ecological practices.

Achievements

Promoted sustainable access to neglected and underutilized seed species (NUS) for small-scale farmers by distributing seeds and enhancing skills in NUS production, processing, storage and marketing to support a resilient seed system.

Built the capacity of lead farmers in agroecology through 16 learning centers in the Traditional Authorities of Mposa and Chamba. Increased Village Natural Resources Management Committees (VNMRCs) participation in natural resource management



Picture: Mitawa group showing their harvest

Promoted the cultivation of botanical plants and enhanced production skills to promote biodiversity and protect ecosystems.

Food Security and nutrition, Economic Empowerment- Girls Get Equal project

In collaboration with Plan International, we implemented the “Girls Get Equal” project, funded by NORAD, in Mulanje, Phalombe and Lilongwe districts. This initiative aims to prevent Child, Early and Forced Marriage (CEFM) by enhancing economic opportunities, particularly for girls and high-risk households in these areas. Through various interventions, targeted youths and households are empowered to improve their income-earning capacity, thereby reducing the likelihood of CEFM.



Picture: Part of the group members during a meeting

Achievements:

14 youths received training and have successfully transitioned into employment or self-employment 180 critically poor families at high risk of Child, Early and Forced Marriage (CEFM) chose not to marry off their daughters 64 Village Savings and Loan (VSL) groups were linked to microfinance institutions, enhancing financial access.

180 VSL groups received training in financial management to improve economic sustainability.

4,109 youths gained access to capital, enabling them to start or expand income-generating activities.

469 youths were equipped with vocational skills, entrepreneurship training, and work-related life skills as part of the Youth Economic Empowerment package.

Food Security and nutrition, Economic Empowerment- Kuwala Ultra Poor Graduation

The Kuwala Ultra Poor Graduation Project, implemented in collaboration with Christian Aid (CA), aimed to lift 2,750 ultra-poor households (60% women and 20% youth) in Salima, Dowa and Mchinji out of poverty by February 2025. The project focused on enhancing social protection, promoting sustainable livelihoods and resilience, improving financial inclusion and economic opportunities through better access to financial services, financial management skills and savings and fostering social inclusion and positive behavior change.



Picture: Project participant in Dowa

Achievements

A total of 1,337 participants are engaged in various business ventures, including grocery and bakery enterprises.

1,337 participants have livestock including pigs, goats more than ten chickens.



Picture: Dickson Ching'oma(left) project participant in Dowa on his business site

1,337 have and are using portable efficiency cook stove.

1,337 participants have hygiene facility at household level.

1,337 have gender balanced tree.

72 Village Savings and Loans group have been established.



Picture: Project participant in Dowa72



CARD and Christian Aid staff checking livestock of a project participant in Mchinji

Community-led planning and management for biodiversity protection and resilient communities in the catchment area of Lake Chilwa, Malawi (JOA) - Case story



Picture: Hassan Bakali taking care of tree seedlings

From charcoal hustle to entrepreneurial success: Hassan Bakali's transformational journey

"Life was tough. I used to burn charcoal to make ends meet, constantly fearing government laws. Despite my efforts, providing for my five children was a daily struggle. Now, I can proudly say life is different. I am grateful to CARD for opening doors to tangible business opportunities. I am not just providing for my family; I am now the pillar of my household," shares Hassan Bakali, a father of five from Group Village Machinjiri, Traditional Authority Malemia in Zomba District.

For years, charcoal production was Hassan's only means of survival, but it came at a great cost to the environment and his peace of mind. With deforestation accelerating in his community and government regulations tightening, the risks of continuing the trade grew, yet so did his desperation to provide for his family.

This innovative project, implemented with Trocaire, with financial support from Jersey Overseas Aid (JOA) through Scottish Catholic International Aid Fund (SCIAF), among others, empowers communities to shift from environmentally harmful activities to sustainable and profitable livelihoods while restoring biodiversity in the Lake Chilwa catchment area.



Picture: Hassan Bakali taking care of tree seedlings

Hassan joined the Machinjiri Village Natural Resources Management Committee, a community-driven group formed as part of the project. Together, they ventured into honey production and afforestation, among other interventions under the project, as well as sustainable enterprises that benefit the environment and the community.

The group's honey business has been a resounding success, generating impressive sales of almost K912,000. This achievement led to the establishment of a revolving fund, enabling members to borrow money to invest in their businesses.

I borrowed K50,000 from our group fund, which helped me start a fish business and repair my bicycle, these improvements have made it easier to run my business and take care of my family," Hassan explained.

With his fish business thriving, Hassan has not only achieved financial stability but also found the confidence and resources to plan for his children's education and a better future.

The project's focus goes beyond individual success stories. By targeting key rivers in Zomba, Machinga and Phalombe, the initiative aims to protect the Lake Chilwa ecosystem, which is vital for both biodiversity and the livelihoods of surrounding communities.

Promoting Agro-Ecology Transition for Enhanced Resilient Agriculture (PAET – ERA) project - Case story



Picture: Anastanzio Nkhata irrigating his field

Transforming lives through sustainable agriculture: The inspiring journey of Nastanzio Nkhata.

From the serene fields of Sitoko Village in Group Village Mphanga, Traditional Authority Simphasi, emerges a story of hope and transformation. Nastanzio Nkhata, a farmer, has become a beacon of success and resilience, thanks to the continuous support and training provided by Churches Action in Relief and Development (CARD).

In 2024, through the initiative, Nastanzio embarked on a journey that changed his life forever. The project, supported by Bread for the World Germany, is part of Promoting Agroecological Resilient Agriculture (PAET-ERA) project, which aims to foster sustainable farming practices in Mchinji, Dowa, Nsanje and Mulanje.

“I have benefitted immensely from irrigation farming,” Nastanzio shares with a smile. “I am now food-sufficient and able to harvest four times a year. My family is healthy and we no longer worry about hunger.”



Picture: Anastanzio Nkhata checking the solar irrigation pump

Before the training, Nastanzio struggled with traditional farming methods, managing only one harvest annually, yielding just two or three bags of maize. Today, his half-acre land produces an impressive seven 50kg bags of rice and ten 60kg bags of maize, thanks to crop rotation and continuous farming practices.

This remarkable transformation has not only ensured food security for his family but also opened new opportunities. Nastanzio proudly pays 150,000 Kwacha in school fees per term for his child at Nthunzi Private Secondary School. He has also purchased a cow maintained and upgraded his home, as it is now roofed with iron sheets.

Nastanzio's success story is a testament to the power of sustainable agriculture and the impact of community support. He encourages fellow farmers to embrace a mindset change towards continuous and resilient farming practices to achieve a food-secure Malawi.

CARD's PAET-ERA project, through its holistic approach to farming and provision of solar irrigation pumps, continues to empower farmers like Nastanzio. By promoting Agroecological resilience, the project ensures that communities can thrive independently. Thanks to these efforts, a brighter and more secure future for Malawi is not just a dream but an achievable reality.

DISASTER RISK MANAGEMENT RESPONSE AND RECOVERY

In 2024, CARD worked to reduce disaster risks and respond effectively by addressing urgent needs like food, shelter, Water, Sanitation and Hygiene (WASH) and psychosocial support. We strengthen community resilience through enhanced capacity in Natural Resource Management, with a focus on soil conservation, water preservation and tree planting. We also promote sustainable development by supporting the use of alternative energy sources, building community capacity in Disaster Risk Management and contributing to efforts around Loss and Damage. Key achievements included planting 13,100 trees, distributing 1,000 beehives, supporting 1,337 households with clean energy, constructing or rehabilitating 24 houses, installing 3 boreholes and providing seeds to 150 farmers, among other community-focused interventions. The following projects contributed to these achievements.



Picture: CARD Executive Director making bricks in Chikwawa

Enhancing Climate Resilience for improved Income and Food Security Project (ECRIF)

With funding from the Canadian Food grains Bank through Presbyterian World Service and Development (PWS&D), the ECRIF project aims to improve income and food security in Balaka district by enhancing food production and access to sustainable income-generating activities. The project strengthened farmers' capacity in conservation agriculture, irrigation, livestock production, catchment conservation, market access and gender equality.

The project addressed the impact of El-Nino, which significantly reduced agricultural production and worsened food insecurity in Balaka district specifically in Traditional Authority Nkaya.



Picture: ECRIF project participant in Balaka district

Achievements

Households have improved their capacity in good agricultural practices, including soil and water management, catchment conservation and crop production.

A total of 120 farmers were trained, with lead farmers sharing skills in manure making and conservation techniques. Additionally, farmers have enhanced their abilities in Farmer Managed Natural Regeneration (FMNR), small-scale irrigation, goat production and market access.

The project has also increased awareness of women and youth participation in value chains.



Picture: ECRIF project participant in Balaka district

Disability Inclusive Disaster Risk Reduction (DiDRR) Project

Funded by the German Ministry of Development and Economic Cooperation (BMZ) through the Christian Blind Mission (CBM), this project aims to reduce the disproportionate risks faced by persons with disabilities due to climate-related hazards in Nsanje. Implemented in collaboration with the Malawi Council for Disability Affairs (MACODA) and the Federation of Disability Organizations of Malawi (FEDOMA).

Achievements

Diversification of agricultural production

Establishment of 6 demonstration plots in T/A Tengani and T/A Mlolo.



Picture: Chikhulu demonstration plot

Cyclone Freddy Recovery project

Funded by Christian Blind Mission (CBM) - The project aims at constructing 45 accessible and resilient houses for cyclone Freddy affected households (persons with disability), improving access to livelihoods activities, improve the food security of 150 Cyclone Freddy affected households including persons with disabilities and that persons with disabilities know, demand and enjoy their human rights. Implemented in collaboration with the Malawi Council for Disability Affairs (MACODA).

Malawi ER4-Emergency Recovery, Risk Reduction and Resilience Project

With funding from USAID BHA through Catholic Relief Services, the project aimed to provide vulnerable 770 flood affected households impacted by Cyclones Ana and Gombe with transitional shelters, while simultaneously supporting shelter market actors to disseminate locally appropriate disaster risk reduction (DRR) construction techniques and access to affordable durable construction materials.



Picture: Damalesa with her husband standing in front of their new house

Women's Resilience to Disasters (WRD) Programme in Malawi

With funding from UN Women and the Australian Government, the project aimed to build the resilience of women and girls to disasters and climate change. By focusing on disaster risk reduction (DRR), sustainable livelihoods and fostering women's leadership. The Women's Resilience to Disasters (WRD) Project in Phalombe District, implemented in partnership with Christian Aid.



Picture: Alinafe Ndalama project participant in Phalombe

Achievements

Strengthened gender-responsive disaster risk reduction (DRR) by empowering women, youth, and stakeholders in resilience-building.

Supported 23 women's organizations, reaching 1,836 community members through advocacy on sustainable agriculture, tree planting and savings initiatives.

358 farmers adopted sustainable practices, with 251 achieving food security through solar pumps and irrigation support.

Increased employment opportunities to 80 young women that will increase their disposable incomes.

Building resilient livelihoods

With funding from Diakonie Katastrophenhilfe, the project aimed to address the impact of Tropical Cyclone Freddy by supporting the development of increased resilience and self-sustainability among vulnerable households in the Group Village Headmen areas of Ndamera, Mbema, Mtema, Thaundi and Mchacha in Nsanje district, Malawi.

Achievements

Formation of 27 Village Savings and Loans (VSL) groups. Establishment of 3 water committees Distribution of 570 rain-fed seed packs to affected households.



Picture: Community based trainers CBT during VSL refresher training

From danger to safety: The remarkable journey of Mavuto Fred-Case story

Mavuto, who has a physical disability and relies on crutches to walk, was left vulnerable and homeless after Cyclone Freddy ravaged his community. He was forced to construct a makeshift shelter with no resources to rebuild, fearing what the future would hold, especially during the rainy season.



Picture: Mavuto Fred standing in front of his new house under construction

“This project came at the right time. Cyclone Freddy left me helpless and I was scared of what would happen during the rainy season in my makeshift house. Without the help of CBM and CARD, building a strong home would have been impossible. I struggle daily to meet my needs, but now, I am a proud homeowner and this house will always remind me of your kindness.” Fred said.



Picture: Mavuto Fred standing in front of his old house

Mavuto earns a modest living by weaving mats, but his income barely covers his basic needs, let alone the costs of constructing a new home. The CBM Cyclone Freddy Recovery project has been a lifeline, providing stability and safety he desperately needed.

As the project continues to restore hope and rebuild lives, Mavuto's story stands as a testament to the power of compassion and community support.

Loss and Damage Action Research project

Funded by the Scottish Government and the Scottish Catholic International Aid Fund (SCIAF) through Trócaire, the project was designed to support recovery efforts in the aftermath of Cyclone Freddy in Nsanje. It focused on empowering communities and strengthening their resilience against future shocks.

Achievements

Offered micro grants: group cash transfers totaling MK5,000,000.00 per community.

Installed weather monitoring equipment in three schools for early warnings.

Provided psychosocial support training to civil protection committees.



Picture: Inspection of weather monitoring station



Picture: Communities allocating microgrants to support activities

Planted 6,500 agroforestry trees and 1,200 giant bamboos along riverbanks and in the catchment area.

Provided playground equipment to child-care centers.

Supported district-level contingency plans with prepositioned resources: blankets, buckets, utensils.

Facilitated district-level contingency plan implementation through resource prepositioning.

Drilled four boreholes for water access.

Procured and distributed protective gear and mobility push bikes to Village Disaster Risk Management Committees.

GENDER AND INCLUSIVE DEVELOPMENT

CARD aims to enhance access to economic resources and ownership and control over productive assets for women, youth and persons with disability. CARD strive to ensure their full and effective participation in leadership and decision-making at all levels. In 2024, 76 religious leaders were trained in Sexual and Reproductive Health and Rights (SRHR), 48 cases of teen pregnancy were reported and 3 early marriages were identified and successfully dissolved. The following projects contributed to these achievement.

Gender and Inclusive development: A faith based approach to sexual and reproductive health and rights in Malawi

Funded by the Royal Norwegian Embassy (RNE) through Norwegian Church Aid and DanChurch Aid (NCA-DCA), the project implemented in Nsanje and Chikwawa districts aimed to tackle the root causes of adolescent pregnancies by empowering faith and community leaders to serve as key gatekeepers in addressing the issue. By strengthening their role, the project created a supportive environment where adolescent girls and young women are empowered to make informed decisions about their reproductive health and family planning in Nsanje and Chikwawa district.

Achievements

76 faith leaders and 76 traditional leaders were trained and capacitated on sexual reproductive health rights, family size, teenage pregnancies and its consequence.

48 teen pregnancies reported (28 by faith leaders and 20 traditional leaders).

73 marriages reported and dissolved (42 by faith leaders and 31 by traditional leaders).

Enhancing Climate Resilience for improved Income and Food Security Project (ECRIF)-Case story



Ronney Chibisa, secures daughter's education through ECRIF project



Ronney Chibisa, a single mother of four from Group Village Head (GVH) Phimbi in Traditional Authority Nkaya, Balaka, is embracing a new chapter of financial independence and hope. Through the Enhancing Climate Resilience for Improved Income and Food Security (ECRIF) project, Ronney has transformed her farming skills and improved her family's livelihood. For the first time, she is now able to pay school fees for her daughter at Njerenje Community Day Secondary School.

As a single parent, she has faced significant challenges supporting her children, especially in feeding her family and affording secondary school fees. With limited resources beyond the small field she inherited from her parents, Ronney worked tirelessly each season to ensure her household's food security. However, by mid-year, she often found herself struggling to make ends meet.

However, her community recognized her dedication and selected her as a lead farmer. Through the ECRIF project, Ronney attended intensive training sessions where she learnt advanced techniques in climate-resilient farming. She adopted mulching and intercropping methods to maximize productivity, planting beans alongside maize on her quarter-acre plot. The practices improved soil fertility and moisture retention, leading to a successful harvest.

Through her hard work, Ronney earned MK35,000 from her bean crop, allowing her to pay for her daughter's school fees, while the maize harvest secured food for her family.

Reflecting on the impact, she added, "This happened because the project constructed a shallow well in our scheme. With easy access to water, I could irrigate my crops effectively"

Ronney's story demonstrates the transformative power of climate-smart agriculture and the critical role of local empowerment in securing a brighter future for Malawian families. As she continues to prepare her fields for the rainy season, Ronney is not only feeding her family but also nurturing her dreams and inspiring her community.

CARD'S FINANCIAL SUSTAINABILITY

CARD aims to foster new partnerships enhance communication and visibility and diversifying CARD's funding base through social enterprises.

Enhance Communication and Visibility

In 2024, CARD prioritized the growth and visibility of its digital platforms and media engagement. We recorded progress, gaining 1,600 new followers on Facebook, while our website remained active and regularly updated. We established key media partnerships with Malawi Broadcasting Corporation (MBC), Nation Publications Limited and Love Community Radio to amplify our reach and impact.

We produced a range of communication materials, including a Communication and Visibility Strategy, a Communication Policy, three newsletters, brochures, fact sheets, banners, an annual report and a video documentary. These efforts resulted in:

20 programs aired on MBC Television and Radio.

10 news articles published in The Nation newspaper.

3 newsletters distributed to key stakeholders.

Ongoing updates across all social media platforms.



Picture: CARD and MBC staff during the MoU signing ceremony

To further strengthen our communication capacity, we participated in a training program delivered by the USAID Partnership Incubator in collaboration with Kaizen (a Tetra Tech company). Held from January to April, the training aimed to enhance our communication strategies across key sectors-livelihoods, health, agriculture, education and emergency preparedness-while also preparing the organization for USAID funding. The sessions focused on compliance, marketing, media relations and monitoring and evaluation.



Picture: CARD Executive Director (left) MBC Director of Administration and corporate Affairs (right) showing the MoU



Field officers training on story writing and photography



Representatives from Media houses during the Media engagement meeting



Find Your Feet (left) CARD (middle) Red Cross (right) officials

Fostering/strengthening partnerships

CARD fostered and strengthened partnerships with both existing and new donors. Throughout the year, we maintained strong collaborations with all our previous donors, including a due diligence process conducted with our ongoing partner, Plan International, to reinforce accountability and mutual trust.

In expanding our network, CARD established new partnerships with Self Help Africa (SHA) and Sunny Money. Following comprehensive due diligence and assessments, formal agreements were signed with both organizations.

The following new projects were secured in 2024

- Faith-Based Approach to Sexual and Reproductive Health and Rights.
- Agro-Ecology for Communities Transformation and Integrated Value Chains Enterprise (ACTIVE).
- El Niño Emergency Response.
- Early Action Protocol.
- Humanitarian Crisis Response.
- Enhancing Climate Resilience for Improved Income and Food Security.
- Building Community Resilience through Agriculture Commercialization and Agro-Ecology Approaches.
- Cyclone Freddy Food Restoration and Security Project.
- Women's Resilience to Disasters.
- Improving Food Security and Income by Strengthening Potato and Orange - Fleshed Sweet Potato Value Chains.

Organizational learning and internal relationships

CARD aims to enhance staff collaboration and networking, strengthen systems that enhance organizational learning and enhance motivation and career development for staff. In 2024, the following sessions were conducted.

Organizational learning sessions

To enhance internal collaboration and knowledge sharing, the organization conducted three learning sessions that brought together staff members from various departments. These sessions provided a platform for team members to gain insights into the operations of different departments, fostering a better understanding of the organization's overall workflow and encouraging cross-functional collaboration.



Picture: CARD staff during Organisational learning sessions

CARD partnered with Ministry of Gender, Community Development and Social Welfare, and conducted a training workshop in Blantyre from 6th to 8th August 2024.

The training aimed to equip CARD staff with a thorough understanding of gender concepts, analysis frameworks and gender-sensitive practices, Empower staff to effectively integrate gender perspectives into their work and respond appropriately, increase understanding of gender concepts and terminology, develop skills to analyse and address gender issues in projects and equip staff with tools to integrate gender into planning, implementation and evaluation and promote gender-sensitive communication, budgeting and reporting.

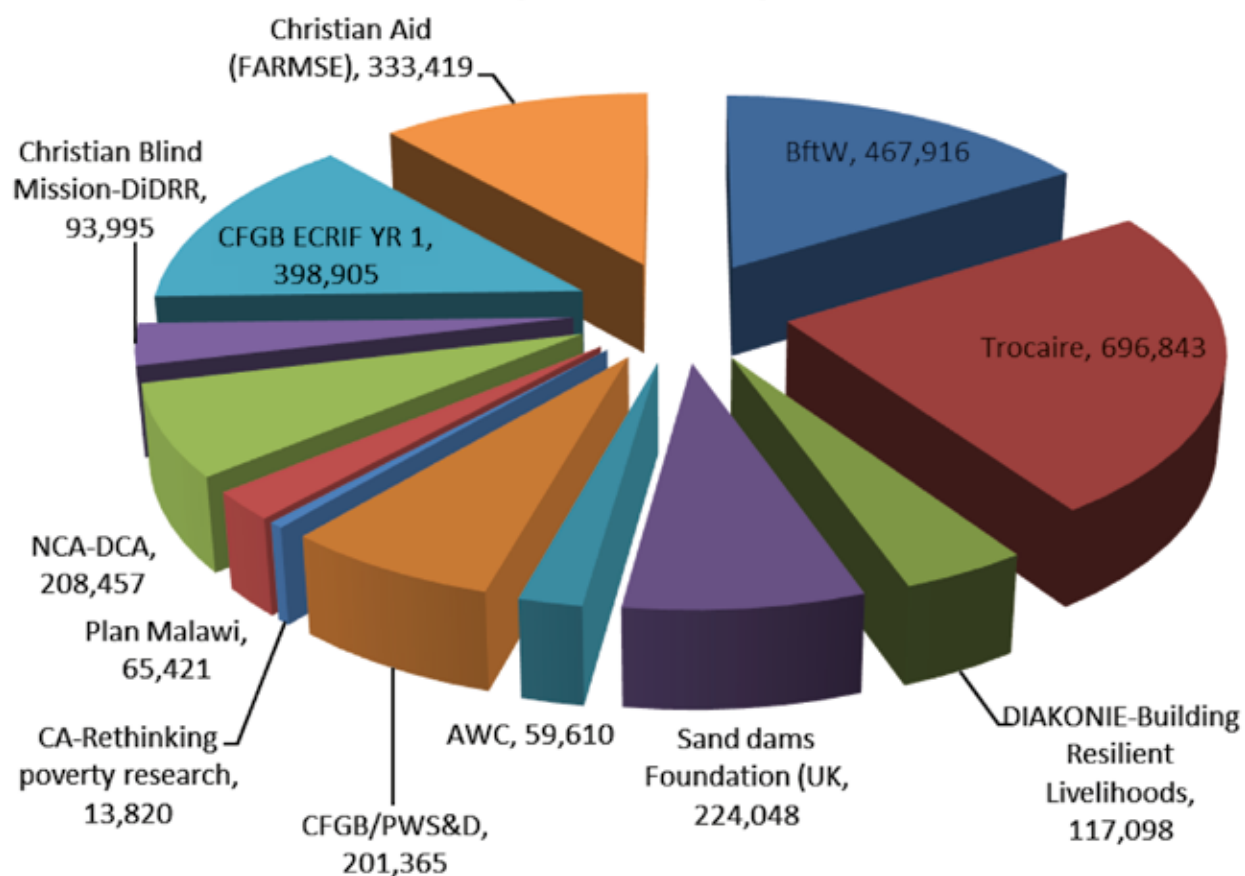


Picture: CARD staff during the workshop training.

FINANCIAL STATEMENT

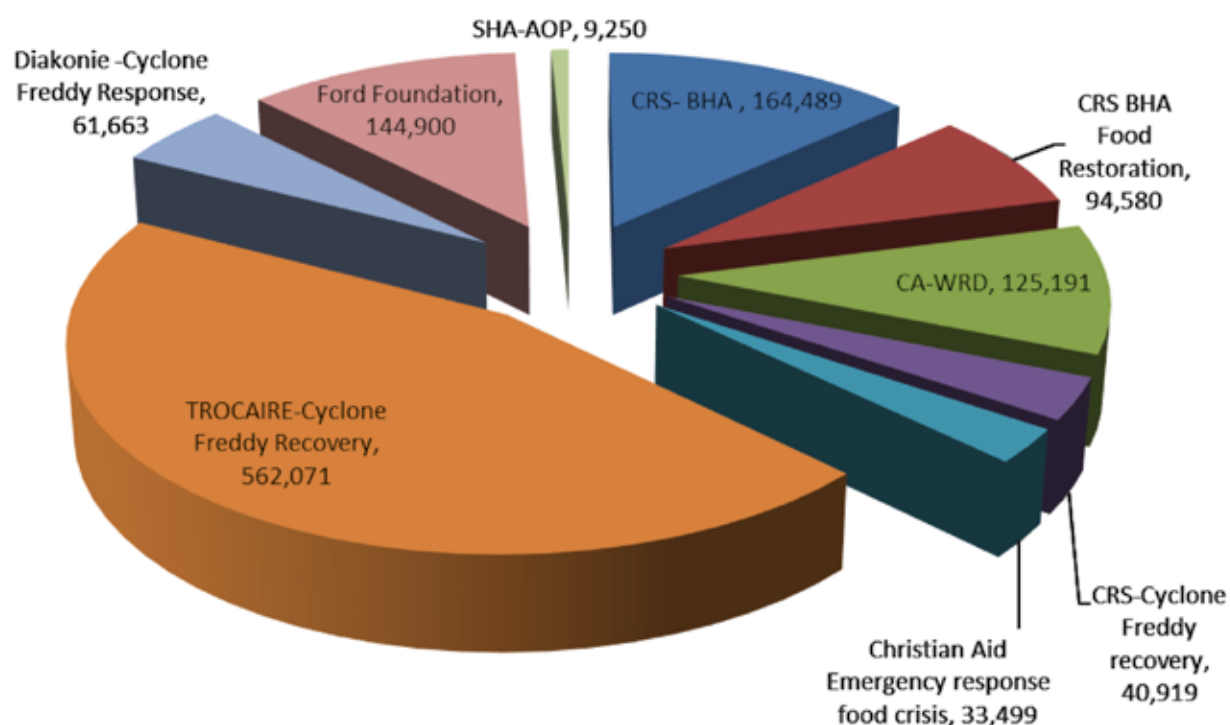
Funding in thousands of Kwacha

Development Projects- 2024



Funding in thousands of Kwacha

Emergency Response and Recovery- 2024





Picture: Sellina Gondwe project participant in Dowa.

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