



**ANNUAL
REPORT**
2022
EDITION



Picture: Monitoring visit to mixed field in Kambenje, Mulanje District

CARD'S overarching vision is to create a proactive, resilient and self-reliant society capable of coping with natural and climate-induced disasters, all in pursuit of inclusive and sustainable development. The organization actively contributes to building a more resilient and sustainable future for communities through strategic collaborations and a targeted approach.

CARD targets women, youth and people with disabilities, aiming to reach over 40,000 households. Currently operational in 10 districts across Malawi, including Nsanje, Chikwawa, Mulanje, Machinga, Balaka, Phalombe, Zomba, Mchinji, Dowa and Lilongwe.

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CARD Malawi

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MESSAGE FROM THE BOARD CHAIRPERSON

In 2022, CARD performed admirably in areas it operates despite the severe impact of Cyclones Anna and Gombe. We extend our gratitude to the secretariat and all the dedicated staff at CARD for their unwavering efforts in responding to these cyclones by mobilizing resources from various partners.

We are pleased to announce that in 2022, CARD expanded its project portfolio by collaborating with both existing and new partners like New Venture Fund under Climate Justice Resilience Fund (CJRF) project, leading to operations in a new district, bringing our total to 10 districts. This expansion was facilitated by the secretariat's diligent enforcement of policies and the implementation of systems that attracted both existing and new donors, even in a highly competitive environment.



However, the year posed significant challenges due to ongoing disasters like the Covid-19 pandemic, Tropical Storms Anna and Gombe, impacting Malawi's populace and hindering planned developmental activities. Global trends, including increased fuel prices, disrupted planning and led to resource inadequacies affecting project implementation. Procurement difficulties arose due to forex shortages, delaying the acquisition of crucial items like solar pumps and panels. Some suppliers declined to provide necessary project materials, causing significant delays, especially for imported goods due to forex shortages.

Nonetheless, these challenges haven't deterred us. Recognizing our calling in challenging times, the board has guided CARD in revising its strategies to adapt to current circumstances. CARD will launch a new strategy early 2023, to address present challenges. This signifies our commitment to facing these issues head-on. Despite the hurdles, CARD holds promising prospects, and I urge everyone to lend their support.

A heartfelt thank you to the secretariat and staff for their dedication to ongoing projects and the successful submission of new proposals that secured funding. Let's maintain this momentum, fostering the continued success of CARD in the country. Gratitude also extends to our partners whose financial support sustains our projects.

May God bless you all.

Rev Canon Francis Matumba



*"We persist in our commitment to our communities, striving to create substantial and lasting effects: CARD, where actions truly makes a difference."
Melton Luhanga-CARD Executive Director*

MESSAGE FROM THE EXECUTIVE DIRECTOR

We express gratitude for the organization's achievements in the year 2022, despite the challenges posed by Cyclones Anna and Gombe. These events provided valuable lessons, particularly regarding the resilience of our shelters, all of which remained undamaged. We are pleased that our constructed shelters withstood the force of the cyclones, reinforcing their strength and reliability.

A significant milestone of the year was the establishment of the Early Childhood Development Centre, fully equipped with play materials. This venture expanded our horizons and expertise, enabling us to better support similar initiatives in other communities in the future. Additionally, the successful Annual General Meeting in 2022 saw the election of new board members by voting members—a crucial moment for our organization.

During this period, CARD initiated a promising collaboration with the New Venture Fund through the Climate Justice Resilient Fund. This partnership facilitated a project in Chikwawa aimed at mitigating the losses caused by Cyclones Anna and Gombe. We eagerly anticipate the productive outcomes of this collaboration.

Furthermore, we extend our deep appreciation to the Bureau for Humanitarian Assistance (BHA) of USAID, in partnership with Catholic Relief Services, for their substantial financial support to CARD. Their unwavering trust in us has enabled remarkable assistance to the communities we serve. We acknowledge the significant impact of their support and remain profoundly grateful.

I'm delighted to report the successful preparations for the review of the CARD Strategic Plan 2018-2022, made possible by the generous financial support and facilitation from our partner, All We Can. This comprehensive review has paved the way for our new strategic plan covering 2023-2028. Our intention is to launch this plan in the first quarter of 2023, guiding our future endeavors and activities effectively.

Lastly, heartfelt appreciation goes out to my colleagues in CARD's management team and the entire staff for their unwavering dedication and commitment toward realizing the organization's vision and mission.

The positive feedback from our partners underscores the collective dedication and the positive impact we are making within the communities we serve. May we continue to be blessed with good health and opportunities to fulfill our mandate's vision and mission.

Melton Luhanga





Our vision:

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

Our objectives:

- Participation
- Dynamism
- Institutional Development
- 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 wellbeing and resilience



Our work



AGRICULTURE RESILIENCE AND FOOD SECURITY

Empowering communities, particularly in the agricultural sector to combat the effects of climate change by providing farmers with skills and resources needed for resilience. Enhance economic empowerment by enabling ownership and control of productive assets for women, youth, and individuals with disability.



ENVIRONMENTAL MANAGEMENT

Enhancing climate-resilient communities in Malawi, focusing on sustainability, livelihood diversity and empowering women, youth and people with disabilities. This ensures food security, nutrition and income while strengthening smallholder farmers' resilience.



DISASTER RISK MANAGEMENT AND EMERGENCY RESPONSE

Providing assistance to households impacted by Cyclone Anna and Gombe. Aiming to ensure equitable access to food for those impacted and addressing loss and damage concerns resulting from the impact of the Cyclones.

Where we work





Agriculture Resilience and Food Security

CARD is dedicated to empowering communities in their battle against the repercussions of Climate Change, with a particular focus on the Agricultural Sector. This involves arming targeted farmers with the essential skills and livelihood options they need to build resilience against the challenges posed by climate change. Through this commitment, we strive to foster sustainable practices that not only protect the environment but also enhance the well-being of the communities we serve. We focus on the three sectors:

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

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

Provided 4 solar-powered Irrigation pumps in Mulanje.
Trained 1000 households in climate smart Agriculture techniques in Nsanje, Mulanje, Mchinji and Dowa. Established tree nurseries in Mulanje.
Startup capital of MK2,000,000.00 each, to 254 farmers.

Livelihoods Project

CARD, funded by United Nations High Commissioner for Refugees (UNHCR), is running a livelihood project at Dzaleka refugee camp in Dowa. The objective is to improve the self-reliance and livelihoods of Persons of Concern, (POCs) asylum seekers and host communities.

1,143 farmers assisted.
 792 (294 POC and 498 hosts) had access to crops and livestock farming.
 351 (304 POC and 47 hosts) assisted with business opportunities.

Irrigation Agriculture For Rural Food Security and Economic Empowerment

Funded by All we Can the project, promoted high-value crop production, collective marketing and fostering a savings culture, We expanded three irrigation schemes: Nkhwanikulibe, Mankhokwe and Mlambe in Nsanje district, providing more farming land with ample irrigation water. Around **360** farmers engaged in irrigation farming received crop husbandry training, enabling them to cultivate high value crops multiple times a year enhancing food security, the project supported food processing initiatives to boost household income and enhance nutritional health.



"Since I joined farming in the scheme, we no longer go without food; we can now enjoy three balanced meals a day"



Picture: Chikumbutso (right) packing onions heading to the market

Dreams can become a reality- Irrigation Agriculture For Rural Food Security and Economic Empowerment- A Case story of Chikumbutso Ben

In Nsanje, where farming is the primary livelihood, one remarkable story stands out – that of Chikumbutso Ben, a 37-year-old farmer at the Nkhwanikulibe scheme in Traditional Authority Mbenje, Group Village Headman Chithumba. Together with his wife, he embarked on cultivating various vegetables, including tomatoes and onions. They sold their produce to the local community, reaching traditional markets and even the nearby Bangula secondary school.

With his earnings, Chikumbutso wasted no time in acquiring a motorbike for MK220,000.00 and promptly began using it for business purposes. He also purchased seeds in preparation for the next irrigation season, demonstrating his commitment to continued success.

Chikumbutso's farming journey took a remarkable turn when he received training from CARD. Prior to joining the scheme, he had sought opportunities in South Africa, but the experience did not unfold as expected. He decided to return home and pursue farming, hoping to provide for his household's basic needs and fulfill a dream of owning a motorcycle, which would serve both as a means to transport his crops to customers and a taxi for business.

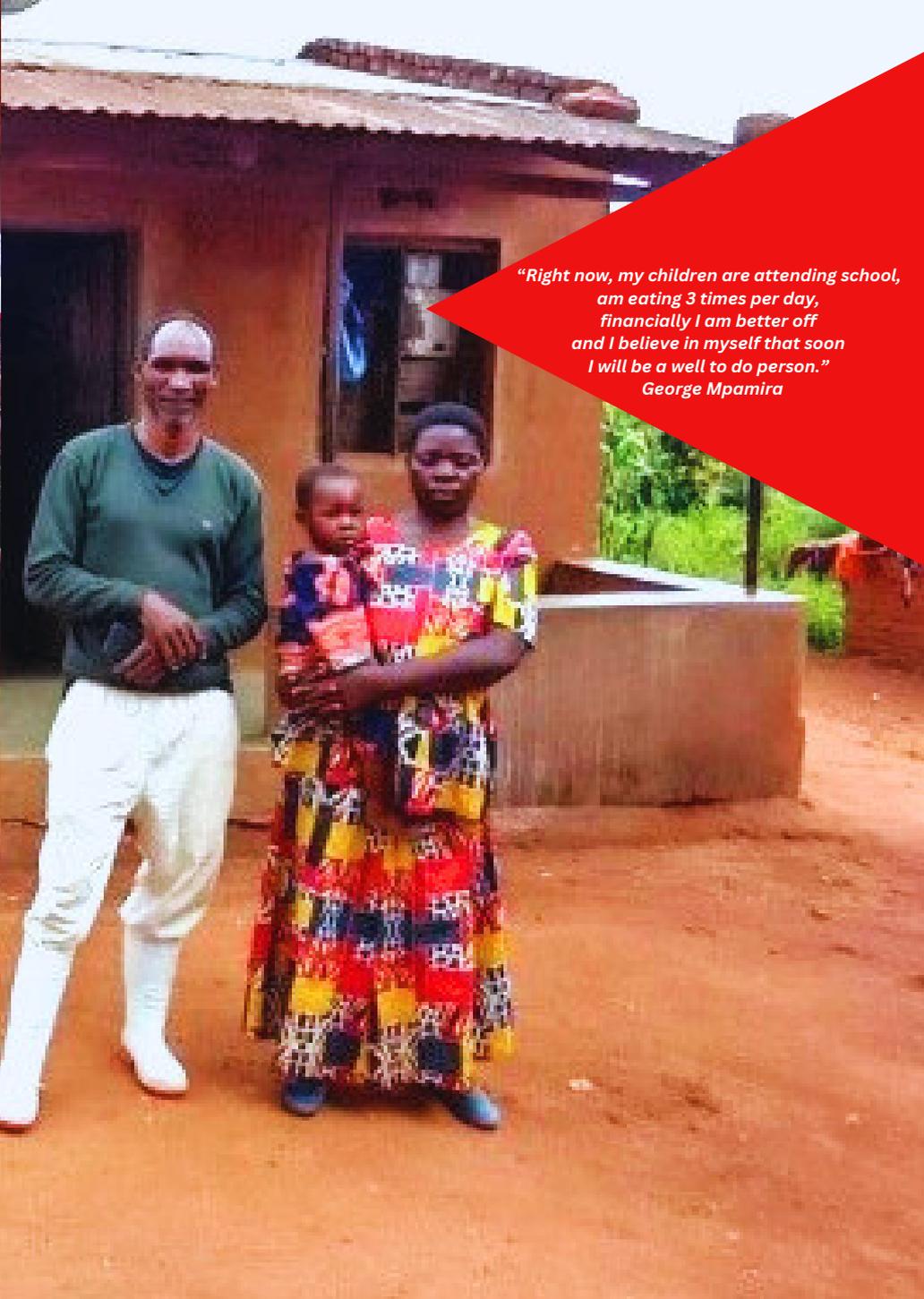
"Despite the challenges of pests and diseases affecting the crops, the knowledge gained from the training has enabled me to make substantial sales." Ben shared

Throughout the season, he managed to earn MK320,000, and more importantly, his household's well-being improved significantly. ***"My dream of owning a motorbike has become a reality."*** Chikumbutso proudly expressed.



Chikumbutso showing off the bicycle he bought with sales from the scheme

Chikumbutso's remarkable journey shows how a combination of farming expertise, coupled with determination, has the power to revolutionize lives and bring aspirations to fruition.



*“Right now, my children are attending school, am eating 3 times per day, financially I am better off and I believe in myself that soon I will be a well to do person.”
George Mpamira*

Picture: George Mpamira and his wife

Case Story of George Mpamira-Agriculture Food Security and Resilience- Livelihoods

The upgraded Chaliwa irrigation scheme in Dzaleka has brought a positive transformation to the lives of dedicated farmers like George Mpamira, a 43-year-old with six children. Prior to the upgrade, these farmers faced water scarcity and relied on traditional methods, resulting in low profits and financial hardships.

Thanks to CARD program, Mpamira received training in farming, business and water management, enabling him to achieve significant success. He cultivated crops like cabbage, tomatoes, onions and maize, selling them for income. He also saved part of his earnings and invested in improvement for his family, including buying solar lighting, a smartphone and motorcycle repairing tools. Furthermore, he ventured into broiler chicken farming.

The support and coaching from the CARD program played a crucial role in Mpamira's journey. The upgraded irrigation scheme, funded by United High Commissioner for Refugees (UNHCR) improved water availability and extended the irrigated area, allowing all year-round cultivation.

Now, his children attend school, he enjoys regular meals and he is on a path to financial stability. Mr. Mpamira expresses deep gratitude to CARD and UNHCR for the life-changing development they brought to his community, with the hope that more people can benefit from such support in the future.

Agriculture Resilience and Food Security-Economic Empowerment

Girls Get Equal Project

With support from Plan International and NORAD we are implementing the "Girls Get Equal" project in Mulanje, Phalombe and Lilongwe districts, to prevent child and forced marriages while focusing on empowering youth and the households at risk economically. In 2022, the project provided crop production start-up kits, including micro-drip irrigation, fertilizers and pesticides.



Picture: Margeret repairing Nkhulambe Health Centre

A case story of Margeret Mulamba and Patrick Chapima

In a nation where opportunities are scarce, particularly for girls in rural areas, a beacon of hope emerged. The Girls Get Equal project, a collaborative effort between Churches Action in Relief and Development (CARD) and Plan International, is lighting the path to empowerment in three districts across Malawi.

This transformative initiative targets young men, women and girls, igniting their potential through vocational training and economic activities that align with market demands.

Patrick Chapima, 23 and Margaret Mulamba, 24, both hailing from Traditional Authority Nkhulambe in Phalombe district. These two individuals embarked on their transformative journey with CARD in 2021.

In just a year, their dedication bore fruits as they graduated and decided to combine the strengths, by establishing a workshop specializing in welding and fabrication at the bustling Nkhulambe trading center in Phalombe district.

Within the walls of their workshop, Patrick and Margaret craft an array of valuable products, including door protectors, steel windows, door/window frames, bicycle carriers and window protectors. This endeavor has yielded a commendable monthly income of **MK130,000.00**, an extraordinary feat considering the rural setting.

With smiles stretching wider across their faces, they joyfully express, *"We are delighted that we can provide for our families without struggle, meeting our daily needs. After leaving school, we were anxious about how we would make ends meet, but we are incredibly grateful to CARD for providing us with this opportunity."*

Earlier this year, Nkhulambe Health Centre in Phalombe district faced a state of devastation, leaving it in ruins and urgently requiring reconstruction.

It was then that Patrick and Margaret were entrusted with the monumental task of restoring this vital community resource. Crafting shelters, windows and stands, their unshakable commitment shone brightly. In recognition of their efforts, they earned an impressive weekly income of MK85,000.00 for their invaluable contributions.

Patrick and Margaret who once faced educational barriers due to limited resources and personal circumstances, found a life-transforming opportunity through the Girls Get Equal Project. Their journey exemplifies the power of empowerment and the remarkable impact of initiatives that uplift vulnerable youth, ultimately transforming not only their lives but entire communities



Picture: Patrick and Margeret repairing Nkhulambe Health Centre

Agriculture Resilience and Food Security-Climate Change Resilience



CARD ensures stable food, income and eco-friendly practices. We push afforestation, agroforestry, solar power and efficient stoves to help nature. Our emphasis on trees not only benefits the environment but also imparts valuable lessons on planting and nurturing. Solar and stoves fight forest loss, support livelihoods and secure food and income. Our method combines social growth and environmental care.

Building water and food security for farmers in Southern Malawi. (SAND-DAMS Project)

In collaboration with Excellent Development (UK) with funding from the Jersey Overseas Foundation, CARD initiated the "Strengthening Climate Resilience of Smallholder Farmers in Malawi" project. The primary goal was to implement Sand Dams in Nsanje and Chikwawa districts. In 2022, CARD successfully built the third sand dam in Chikwawa district, achieving the project's objective of establishing three sand dams. Furthermore, the project remained active in engaging and rallying the targeted communities towards embracing Conservation Agriculture and participating in catchment conservation and environmental protection efforts.

Enhancing business opportunities, social cohesion and protecting the environment around Dzaleka refugee camp

CARD, with funding from United Nations High Commissioner for Refugees (UNHCR), supports Dzaleka camp in environment protection and better lives for Persons of Concern (POCs), asylum seekers and hosts. High population leads to deforestation at Dzaleka as people cut trees for charcoal. However, in 2022 POCs and locals teamed up, making eco-briquettes, protecting nature and creating businesses.



Picture: Sand Dam in Chikwawa



Picture: Briquette making process in Dzaleka

Case story: Building water and food security for farmers in Southern Malawi- Sand Dam



“The sand dam has greatly improved our water supply, offering clean, cold and good-tasting water, a significant upgrade from the saline borehole water we used to collect. It has been in operation for over a year and we hope it remains a permanent fixture. Notably, the sand dam has also reduced waterborne diseases, especially during the current cholera outbreak, a marked improvement compared to previous years. Additionally, CARD has provided valuable knowledge on sanitation and hygiene. The sand dam has been a crucial and transformative intervention that we must protect. I take pride in being part of its construction and contributing to this positive change.” Jenifer Bulaziyo said

Picture: Jenifer collecting water from a sand dam

In a remote area in Chikwawa district, Group Village Headman Thomas communities, faced a prolonged water crisis, relying on contaminated water sources that caused waterborne illnesses. Despite having a single borehole with saline water, the situation was dire. Churches Action in Relief and Development (CARD) recognized the urgency and, with funding from Jersey Overseas Aid (JOA) through Sand Dams Worldwide, constructed a sand dam in Nankhwali River in 2022. This project aimed to provide all year-round supply of clean and safe water. Additionally, CARD conducted Water and Sanitation Hygiene (WASH) training to empower the community.

Jenifer Bulaziyo, a 25-year-old woman responsible for her household, highlighted the transformative impact of the sand dam in providing access to clean and safe water. She actively participated in its construction, acknowledging that women like her often bear the brunt of water challenges. With the sand dam now operational, the community enjoys clean water, marking a significant improvement in their living conditions and health.



Picture: Jenifer and the other women in the community are now delighted to have access to clean, pure water



Disaster Risk Management Response and Recovery

CARD aims to prevent disaster impact, lessening risks and responding effectively. We focus on immediate needs, like food, shelter and Water and Sanitation Hygiene (WASH) support, while also offering psychosocial support. We support communities with farm inputs and construction materials for recovery. CARD's actions bolster short and long-term resilience against disasters.

Tropical Ana Flood Response and Recovery Project

In 2022, With funding from Canadian Food Grains Bank, CARD supported Cyclone Anna-affected households in Mulanje district through the "**Tropical storm Anna Malawi Flood Response Program**" in Traditional Authority Juma, in Mulanje District. The initiative used cash transfers to boost food access for the hungry and empower women in decision-making within cash assistance projects.

2500 households received cash assistance of MK25,000.00 each for two months.

Loss and damage Project

CARD and Trocaire partnered for the Loss and Damage Action Research Project in Nsanje district, funded by the Scottish Government through Scottish Catholic International Aid Fund (SCIAF). We tackled cyclone and storm aftermath, involving communities to create strategies and share insights globally.

Targeted 7,828 households in TA Malemia in Nsanje.

The project involved participatory activities, training 130 local artisans in Building Back Better methods, and implementing measures such as stream dredging, sand stacking and reforestation across different locations.

Case story-Tropical Cyclone Anna Response and Recovery Project



Picture:A smiley Eliza shows the Beans and 50kg bag of maize that she bought

Eliza Soka, a 60-year-old widow with nine children, faced significant challenges after losing her husband eight years ago. Her life took a turn for the worse during the Tropical Cyclone Anna in January 2022, which left her home devastated. Eliza, expressing gratitude for divine intervention, recalls the frightening moment when her house collapsed during the storm. Fortunately, the wall fell outward, sparing her from potential harm.

In the aftermath of the cyclone, Eliza was fortunate to be selected as a beneficiary of the Tropical Storm Anna Malawi Flood Response Program by CARD. This initiative, funded by the Canadian Food Grains Bank and Presbyterian World Service and Development, targets 2500 households affected by the storm in Traditional Authority Juma in Mulanje district. Eliza received K25,000.00, which she used to purchase essential items like a 50kg bag of maize, 5kg of beans, and 1 liter of cooking oil. These provisions costed her K21,000.00, leaving her with K4000.00 for additional necessities.

*I still thank God up to date that the house-wall fell outwards, if not, then we would have been buried inside”
“Honestly I thank you CARD people and the Donors, may God replenish from where you have taken.
I couldn’t afford to buy these things as you can see that am disabled.
I can barely afford to work and fetch for myself, this is really a blessing and am grateful”
she says in her show of gratitude for the intervention she recalls.*



Picture: Eliza showing the destroyed side of her house temporarily covered with plastic

Case story-Loss and Damage Project

Mbuya Ntchayi Santhu, an admirable 86 year-old woman residing in Group Village Headman Mtemangawa Traditional Authority Malemia Nsanje District, has spent the majority of her life in this community. Despite facing the challenges of widowhood, she remains resilient with the support of her two sons and four grandchildren.

Last year, in 2022, the tranquility of Mbuya Ntchayi's long-standing residence was disrupted by the destructive forces of tropical cyclones Anna and Gombe. The resulting damage to her home left her in a vulnerable position.

However, a positive turn of events unfolded when she was selected as one of the beneficiaries by the Village Development Committee and Village Civil Protection Committee, both led by the Department of Social Welfare

The news of receiving assistance was initially met with disbelief by Mbuya Ntchayi. The promise of a new iron sheet roofed house, a dwelling she had never experienced in her entire life, seemed almost too good to be true. Overwhelmed with emotion, she couldn't contain her tears, expressing gratitude for the unexpected support.



Picture: Mbuya Ntchayi standing in front of her old house



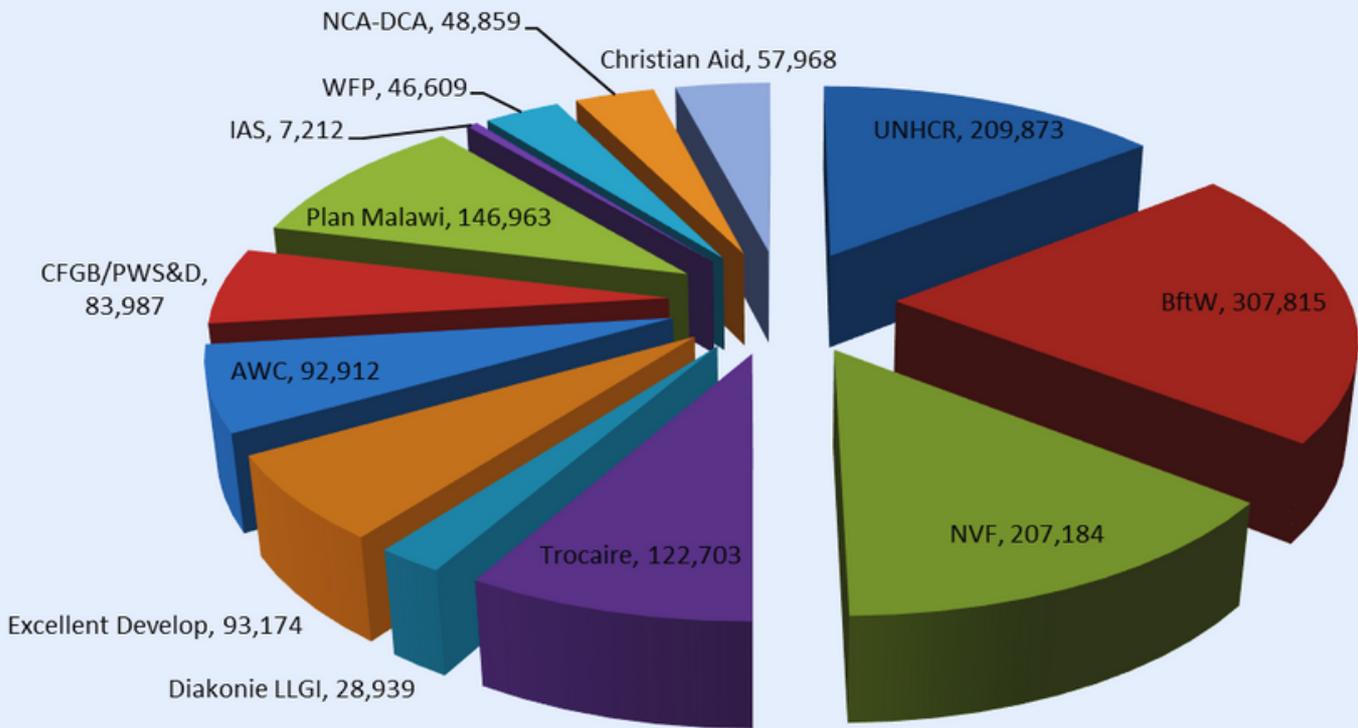
Picture: Mbuya Ntchayi standing in front of her new house

As the construction progressed, Mbuya Ntchayi patiently awaited the completion of her new home. The handover ceremony, marking the delivery of the resilient house worth 6.5 million, was a moment of pure joy for the elderly woman. With an infectious smile on her face, she exclaimed, **"I am sincerely grateful to CARD for granting me a home equipped with exceptional roofing. God bless CARD,"** expressing her profound appreciation. Her words, filled with humility and gratitude, included a heartfelt plea for divine blessings on those who had made her dream of a sturdy iron sheet house a reality.

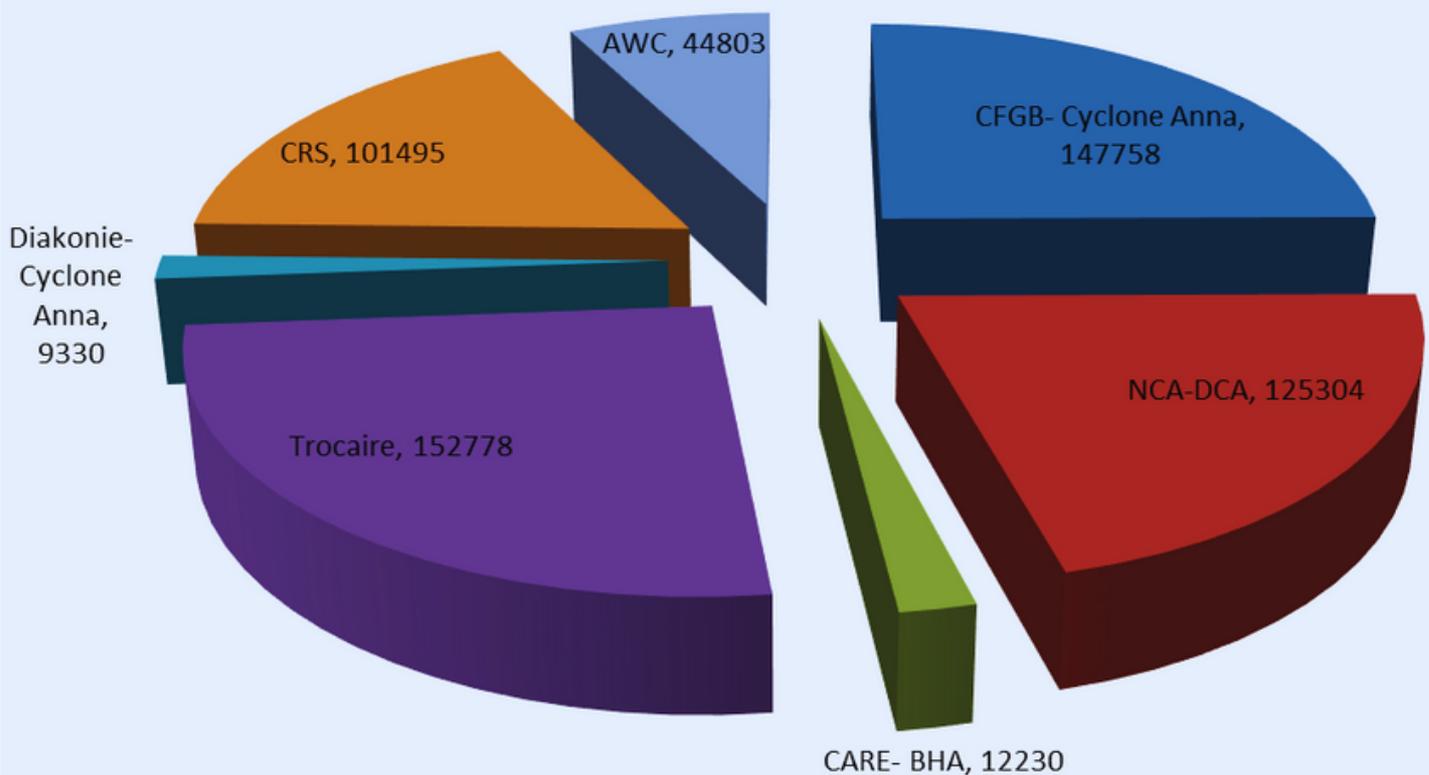
FINANCIAL STATEMENT

Funding in Malawi Kwacha

Development Projects- 2022



Emergency Response and Recovery- 2022





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