







*Picture: Minister of Agriculture Sam Kawale(right) appreciating CARD's interventions during 19th National Agriculture Fair.*

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. In 2023 CARD worked in 12 districts across Malawi, including Nsanje, Chikwawa, Mulanje, Salima, Machinga, Balaka, Phalombe, Zomba, Mchinji, Dowa and Lilongwe.

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## MESSAGE FROM THE BOARD CHAIRPERSON

In 2023, CARD performed admirably in areas it operates despite the severe impact of Cyclone Freddy. We extend our gratitude to the secretariat and all the dedicated staff at CARD for their unwavering efforts in responding to cyclone Freddy by mobilizing resources from various partners.

We are pleased to announce that in 2023, CARD expanded its project portfolio by collaborating with existing and new partners leading to operations in a new district, bringing our total to 11 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 Tropical Cyclone Freddy, impacting Malawi's populace and hindering planned developmental activities. Global trends, including increased cost of living 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.

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.**



## MESSAGE FROM THE EXECUTIVE DIRECTOR



Reflecting on the year 2023, we express gratitude for the journey despite the challenges presented by Cyclone Freddy. This natural disaster served as a profound learning experience. We take pride in our concerted efforts to provide timely and comprehensive responses to all those impacted by the Cyclone.

In 2023, we were recognized as the best Cyclone Freddy response by the State President of Republic of Malawi Dr. Lazarus Chakwera, such recognition validates our efforts and expertise in disaster response, affirming our credibility and competence in managing crises effectively.

We deeply appreciate this acknowledgment, as it serves to uplift the spirits of our dedicated staff while simultaneously strengthening our organization's standing within the humanitarian community and among our partners.

I am delighted to report the successful launch of our 2023-2028 strategic plan. This is crucial for us as it provides a roadmap for achieving our goals and objectives. It outlines the organization's mission, vision, values and strategic priorities, guiding decision-making processes and resource allocation.

In 2023, we diligently executed our Resource Mobilization strategy, a pivotal framework designed to identify prospective funding sources, forge strategic partnerships and implement effective fundraising mechanisms. This comprehensive approach not only facilitates engagement with donors and partners but also fortifies our financial resilience and operational capabilities. This strategy empowers us to advance our mission with heightened efficacy and broader impact, ensuring the realization of our strategic objectives.

We have also put in place a well-crafted communications strategy which is vital for building and maintaining relationships with stakeholders, raising awareness about the organization's mission and activities and mobilizing support for its cause.

Lastly, appreciation goes out to my colleagues in CARD's Management and entire staff for their unwavering commitment and support towards realizing the organization's vision and mission.

**Melton Luhanga**





Picture: CARD Human Resource Manager Yazimapo Chavula(left)interacting with project’s participants during the Agriculture Trade Fair in Blantyre.

**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 wellbeing 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 farmer feeding fish in fish ponds in Mchinji.



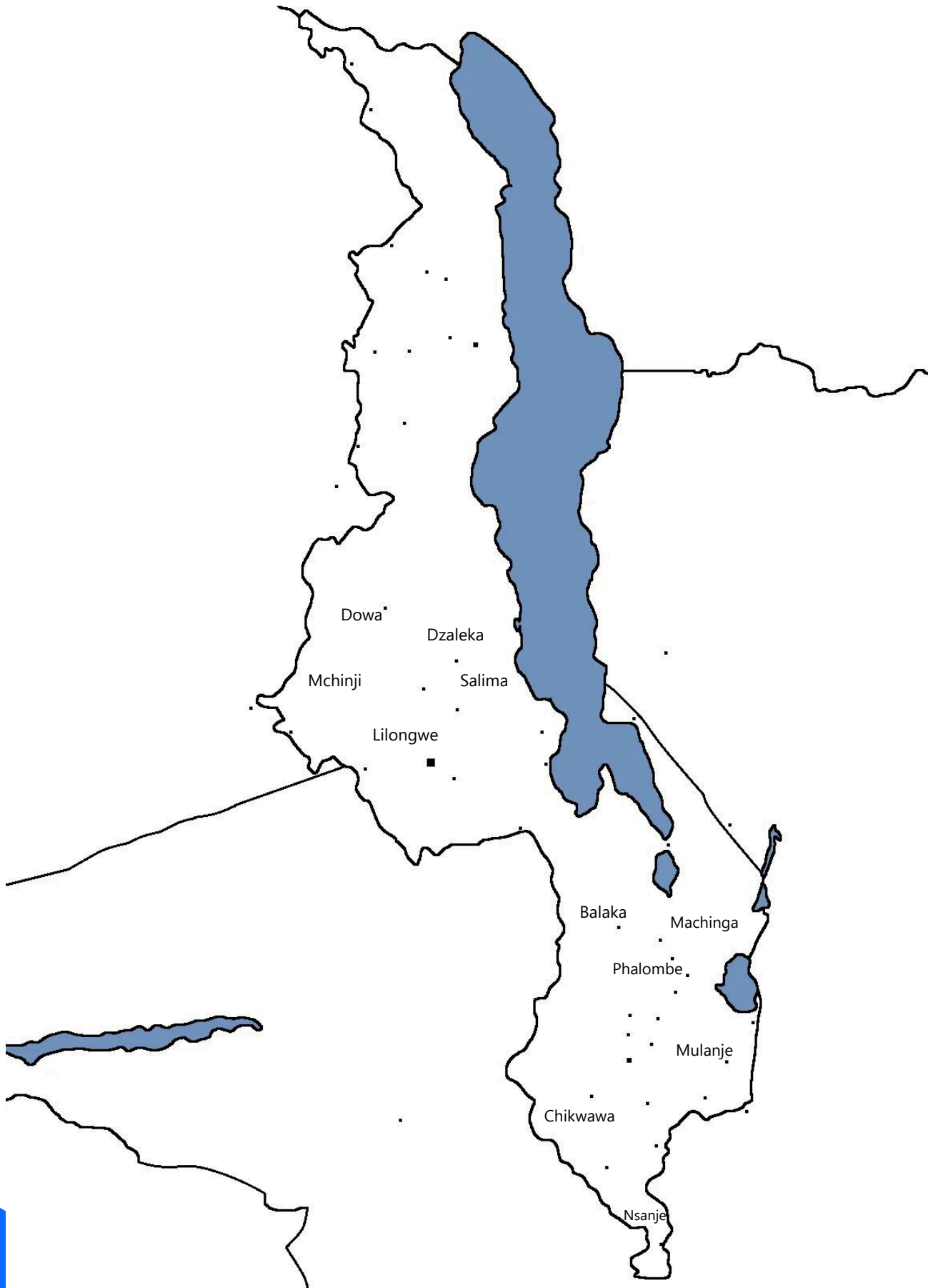
Picture: Village savings and Loans group in Balaka



Picture: Village Natural Resources Management Committee in Traditional Authority Chamba in Machinga



# Where we work





## FOOD SECURITY AND NUTRITION

CARD aims to improve access to safe, nutritious, ample food throughout the year for needy households. To achieve this, CARD advocates for the adoption of inclusive climate technologies, empowers farmers to diversify their agricultural practices beyond just crops (Agriculture Diversification) and strengthens capabilities in food processing and utilization. In 2023, these projects were successfully executed in pursuit of these objectives

### 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, Thyolo, Mulanje, Dowa and Mchinji

#### Achievements:

**21 producer groups participated in the fish production training, local chicken production, bee keeping, herbal and medicinal plants production, piggery and crop production**

**93 hectares of land flourishing under small-scale irrigation by mobile pumps**

**2891 farmers embracing sustainable soil and water conservation practices**



Picture: One of the fish ponds in Mchinji

### Enhancing business opportunities, social cohesion and protecting the environment around Dzaleka refugee camp-Livelihoods project



Picture:Tatolonga Irrigation scheme in Dzaleka

CARD, with funding from UNHCR, implemented the Livelihoods project for refugees and host communities at Dzaleka refugee camp in Dowa. The primary aim was to attain self-reliance and enhance livelihoods for refugees, asylum seekers and the host communities in the surrounding villages. Specifically targeting economic empowerment and life transformation, the project aimed to uplift individuals from both refugee and host communities out of poverty and humanitarian dependence, thereby fostering self-reliance and improving livelihoods

#### Achievements:

**In 2023, the project targeted 863 participants (60% people of concerns, 40% from the host communities)**

**665 (266 hosts and 399 POC) were supported with access to farming opportunities (crops and livestock), while 188 (159 POCs and 29 hosts) with access to business opportunities**



## 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:

**Trained 30 Irrigation Scheme committee members in Leadership and Group Dynamics**

**360 farmers were supplied with horticultural seed crops**

**Farmer groups (7) were trained in Village Savings Loans**

**180 farmers received training in value addition and post-harvest management**



Picture: Alice Chembekezo showing her produce at Mankhokwe Irrigation scheme

## 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. 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

### Achievements:

**The project successfully registered a total of 7,855 participants in the identified hotspots across the twelve Traditional Authorities in Phalombe, Zomba and Machinga districts**

**The project established 36 tree nurseries, 252,000 tree seedlings were planted**

**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 330 goats to 6 VNRMCs, Lead farmers and BVC (5 goats per household), 720 beehives to 18 VNRMCs (40 beehives per VNRMC) and a total of MK 30,000,000 start-up funds to 6 VSLAs (MK 5,000,000.00 per group)**



Picture: Project participants measuring planting space for trees along the dyke



Picture: Project participants planting trees along the dyke



## 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

### Achievements:

**The project graduated 469 youths (275 Females, 194 Males) from 2020 to 2023 in various vocational skills. These trained youths have cascaded their skills to 117 youths (70F, 47M)**

**349 (187 Males, 144 Females) have secured employment with 318 being able to sustain their income, with an average of MK 69,513.80/month**

**A total of 4054 people accessed loans from the VSL groups which they used in starting up small businesses**

**A total of 64 VSLs accessed loans from Vision Fund**

**The economic activities supported by the project helped to prevent 182 households from marrying off the girls. These efforts included supplying seedlings, drought-tolerant and high-value crops, as well as livestock and irrigation kits. By 2023, these households earned an average of MK388,000 from livestock production and MK405,000 from crop production**

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

With support from Sand Dams World wide 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. The project was piloted in Nsanje and Chikwawa districts and now planning to extend to Neno district. Specific project areas include Traditional Authorities Mbenje and Tengani in Nsanje district, Chapananga in Chikwawa district and Mulauli in Neno district.

### Achievements:

**Construction of four sanddams**

**Constructed check dams and gabion baskets for sand dam protection, silting and contamination from runoff water**

**Food items distribution to 140 households in Nsanje and Chikwawa districts**

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



Picture: Accessing water from the sand dam shallow well handpump in GVH Nyanthumbi in Nsanje.





*Picture: Thawale Wendewende VSL group in Mulanje*

In a positive turn of events for the Girls Get Equal project, the Thawale Wendewende Village Savings and Loans (VSL) group, consisting of 18 female members in Group Village Headman Wendewende, Traditional Authority Juma, in Mulanje has made impressive strides.

With comprehensive training and support from CARD, the group focused on VSL concepts, covering business management, entrepreneurship and financial literacy.

The group received essential crop production inputs like tomato seeds, fertilizer and insecticides. Intensive training on effective crop practices led to remarkable outcomes, with the group earning MK150,000.00 from their initial efforts.

Capitalizing on this success, the group wisely reinvested the proceeds as seed capital for local small scale businesses and directed funds into farming. This strategic move resulted in a significant increase in returns, reaching MK280,000.00.

In a noteworthy move towards sustainable growth, the Thawale Wendewende VSL group diversified their investments by acquiring four goats, symbolizing a path to long-term financial stability. The remaining funds were reinvested as additional seed capital, ensuring a continuous cycle of community empowerment.

The Girls Get Equal project, is making waves in three districts across Malawi. Focused on cultivating the potential of young men, women and girls, the project aims to foster empowerment through vocational skills training and economic activities tailored to meet market demands.



*Picture: Thawale Wendewende VSL group in Mulanje*



## Building water and Food security for farmers in the southern region-Sand dam A case of Sitelia Moyo

The dream of having a reliable source of clean water in Group Village Nyanthumbi, Traditional Authority Tengani in Nsanje district has finally become a reality!

Funded by Sand Dams Worldwide Foundation, local residents are now experiencing the joy of abundant, clean water. This initiative has put an end to the long struggle for clean water in the area

Sitelia Moyo, a resident, expressed her overwhelming joy, saying, **"This is a dream come true for us! In the past, accessing clean water was a major challenge and our children suffered from waterborne diseases like cholera due to contaminated salty water. But now, all that is history!"**

The Sand Dams are proving to be a game-changer for the community, providing a sustainable water source for drinking, washing and irrigational purposes. Siteliya emphasized the significance of this development in addressing the longstanding water scarcity issues in the dry-prone area. She recalled the difficulties they faced and highlighted how the Sand Dam has become a beacon of hope, eliminating water-related challenges that plagued the community for years.

In Nsanje, Malawi, the community faces water challenges, relying on a single borehole for the entire group village headman. The scarcity of water becomes a pressing issue when the borehole runs dry, compelling the community to resort to unsafe water sources which results to the spreading of waterborne diseases. This predicament significantly affects the children, impacting their education. There are instances where they are unable to attend school due to lack of water especially for the adolescent girls, leading to frequent absenteeism as they tirelessly search for water to meet their household needs.

The collaborative approach taken by CARD, Sand Dams Worldwide Foundation and the active involvement of local community members ensured the successful construction of the sand dam in the Namiyala River. This visionary project aims to guarantee a continuous and safe water supply throughout the year, bringing smiles and relief to the faces of the resilient communities in Nsanje.

Indeed, this is a testament to the power of collaboration and the positive impact that community-led initiatives can have on transforming lives. With clean water now flowing abundantly, the future looks brighter for Group Village Nyanthumbi, Traditional Authority Tengani in Nsanje district.



Picture: Siteliya drinking water from a sanddam borehole



Picture: Construction of a sanddam wall



Picture: Siteliya mixing cement during the construction of a sanddam





*Picture: Canadian Food Grains Bank(CFGB), Food assistant and nutrition technical advisor with Cyclone Freddy response project participant*

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

## **Malawi ER4 (ER4 project), Emergency Recovery, Risk Reduction and Resilience**

With funding from Bureau for Humanitarian Assistance BHA/USAID through Catholic Relief Services, the project aims to provide transitional shelters to 770 flood-affected households impacted by Cyclone Ana and Gombe in Nsanje and Chikwawa districts, while simultaneously supporting shelter market actors to disseminate locally appropriate disaster risk reduction (DRR) construction techniques and access to affordable durable construction materials



*Picture Transitional shelters in Chikwawa*

## **Tropical Cyclone Freddy Malawi Response and Recovery project-Canadian Food Grains (CFGB) Bank/Presbyterian World Service and Development (PWS&D)**



*Picture: Cash distribution exercise in Mulanje.*

Funded by Canadian Food Grains Bank/Presbyterian World Service and Development (PWS&D). The project reached out to 2500 Cyclone Freddy affected Households enhancing them to have access to nutritious food

Interventions: MK50,700 cash to each participant. Voucher of MK75,000 worth 10kg of basal dressing fertilizer, 10kg top dressing fertilizer and 5kg of maize seed





With support from USAID/BHA through Catholic Relief Services, The project provided temporary shelters to 1050 Cyclone Freddy affected victims in Traditional Authority Njema in Mulanje district

**Local Leadership for Global Impact (LLGI)**



*Picture: Sensitization of early warning signs in Nsanje.*

The LLGI project in Nsanje, funded by DKH and implemented by CARD, enhanced the Early Warning System by connecting Disaster Risk Management Committees with the Department of Climate Change and Meteorological Services. The project trained 106 individuals (48 males and 58 females) in Disaster Risk Management, Contingency planning, Early Warning Systems and proposal writing. New tools such as Participatory Contingency Plan and Forecast Based Action (FbA) tools were introduced. Through the Village Disaster Risk Management Committee, communities became more proactive in handling emergencies, planning and executing actions. Micro grants were distributed for disaster response, readiness, and anticipatory actions, benefitting 3,025 direct beneficiaries and 4,600 indirect beneficiaries.





**Picture:** Fanny John standing in front of her temporary shelter

In the midst of adversity, a heartwarming story of resilience emerges from Traditional Authority Juma in Mulanje district, as Fanny John, 85-year-old widow, shares her inspiring journey of survival and newfound hope following the devastating Tropical Cyclone Freddy

Her account transports us to that fateful day when the floodwaters rushed into their village with no warning. As Mulanje Mountain unleashed torrents, the Muloza River and its tributaries swelled, submerging their community. Panic ensued and people sought refuge in trees. Fanny John, clad only in a wrapper (chitenje), clung to life in a tree

But September 1 2023, brought a brighter chapter to Fanny John's life. On that day, a new shelter was completed and handed over to her

***"I want to express my deep gratitude to God for safeguarding my life and for sending CARD as our guardian angel. It feels like a dream to leave my grass-thatched house behind and moving into a comfortable dwelling. May God bless CARD abundantly and may they continue to lend a helping hand to others in need."*** Fanny lamented.



**Picture:** Fanny John standing in front of her old grass-thatched house

***"Others may not fully grasp the significance of this assistance, but to me, it means a place to sleep and the promise of food security. Cyclone Freddy swept away my home and belongings, leaving me destitute,"*** With tears of joy glistening in her eyes, Fanny John shared

Fanny John's story reminds us that even amidst nature's fury, humanity's strength and kindness shine through. It's a testament to the power of rebuilding lives and communities, one smile at a time

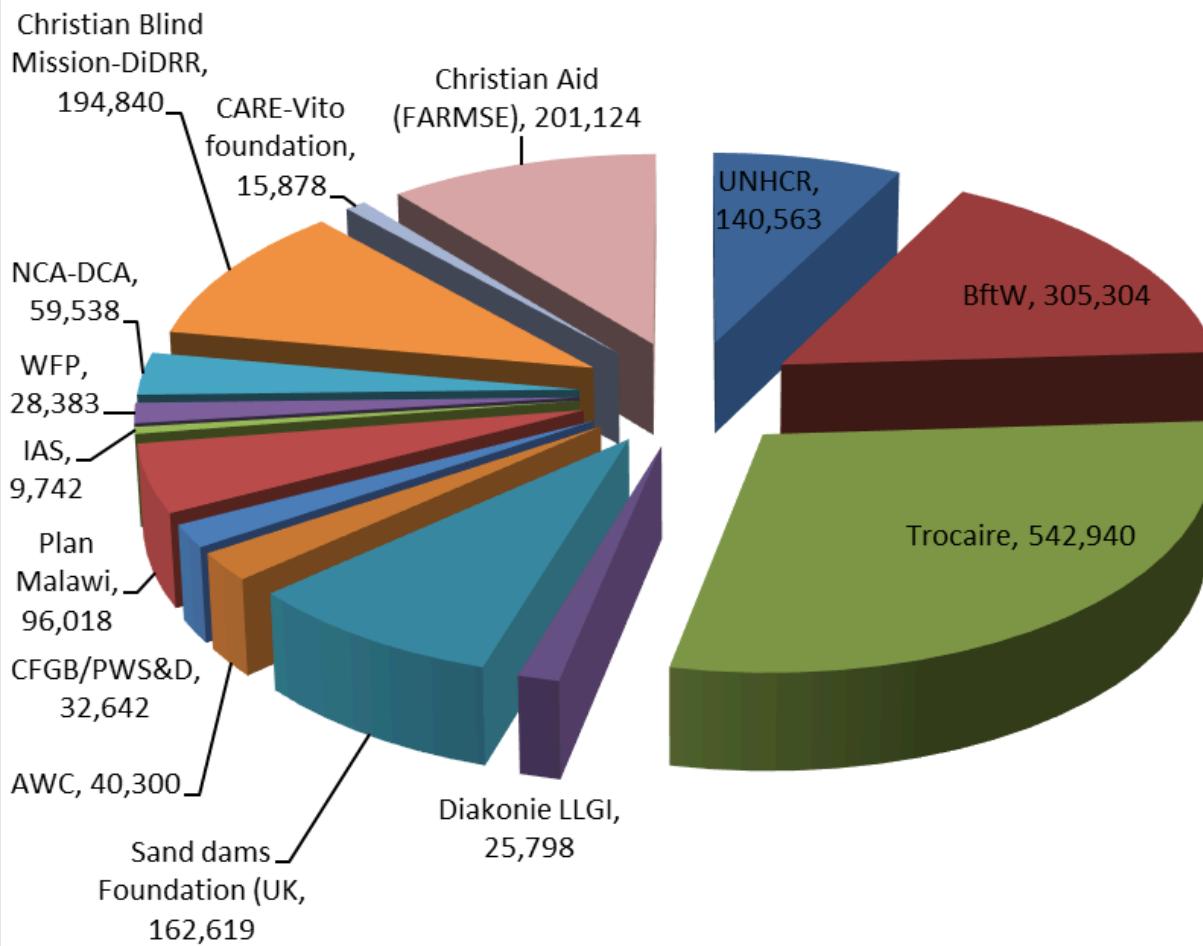
Fanny is just one of the participants of the post-Cyclone Freddy recovery and resilience project. With funding from Christian Aid, this initiative has constructed 22 shelters in Mulanje district, providing hope and a fresh start to those affected



# FINANCIAL STATEMENT

## Funding in thousands of Kwacha

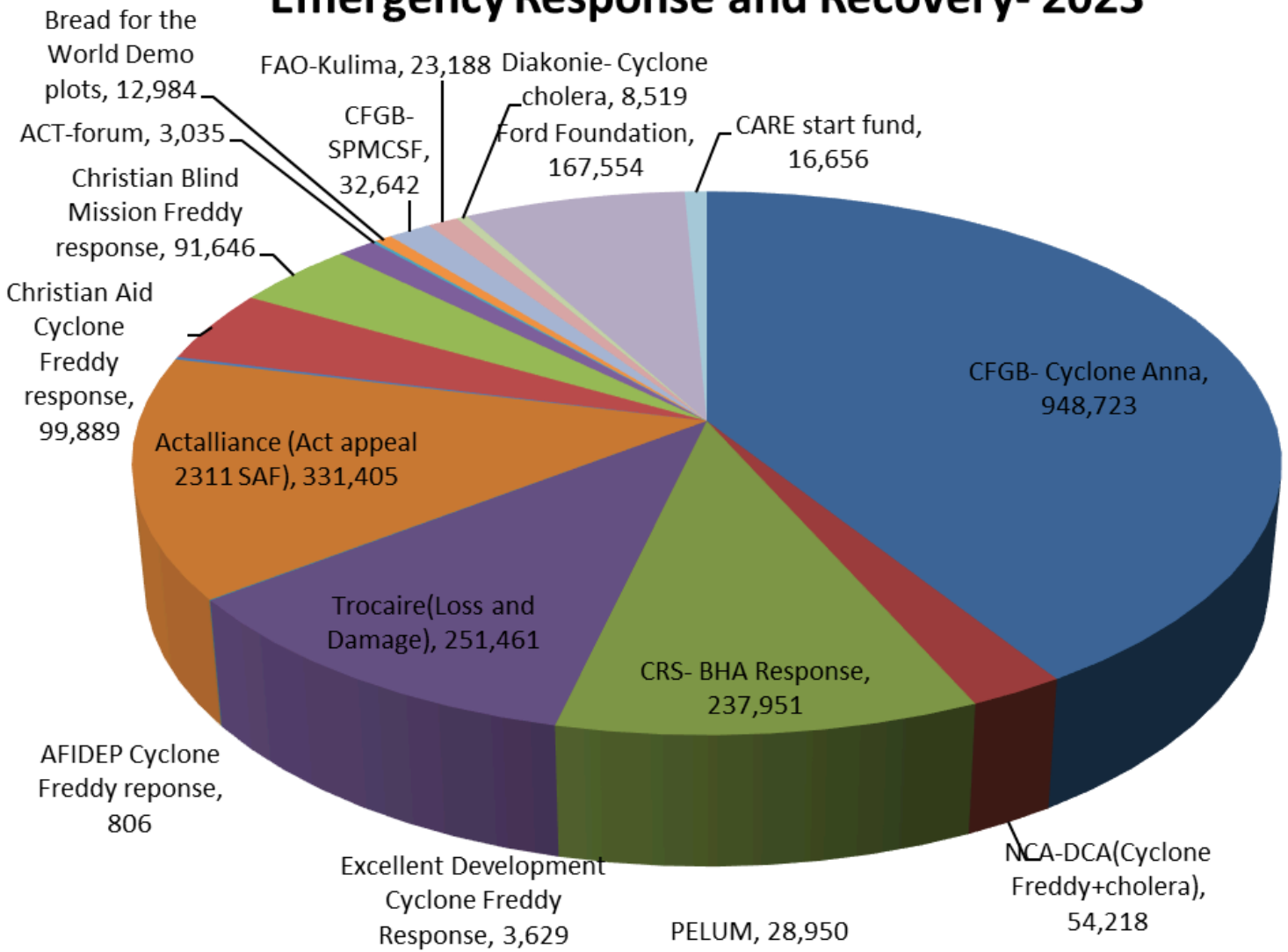
### Development Projects- 2023





## Funding in thousands of Kwacha

### Emergency Response and Recovery- 2023







**Picture:** Tenganji demonstration plot in Nsanje



**Picture:** Medson Muhama-project participant under PAET\_ERA in Mulanje district





Picture: Women Village Savings Loansgroup in Balaka district

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