

TEMWA REPORT AND ACCOUNTS 2025



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INTRODUCTION

As I write this introduction, I do so with pride, urgency and gratitude: pride in what Temwa's communities and teams have achieved this year, urgency in the face of an escalating climate, nature and biodiversity crisis, and gratitude for the extraordinary people in Malawi and the UK who make this work possible. In Nkhata Bay North, communities live the reality of climate change every day. They are on the frontline of a crisis they did not create. Unpredictable rainfall, droughts, extreme weather and environmental degradation shape whether families can grow food, access clean water, stay healthy and keep children in school.

What stands out most is the strength and leadership of the communities we work with. Through Temwa's community-driven approach, people are agents of change, not passive recipients. Farmers are working collectively to practice sustainable agriculture, young people are leading conversations on sexual and reproductive health, and communities are restoring forests. This work is practical, impactful and built to last, showing what long term, locally-led development can achieve. But supporting climate vulnerable communities alone is not enough.

The consequences of global inaction are accelerating while funding for international development is shrinking, with many organisations closing programmes. In this context, Temwa Malawi continuing to deliver high quality, community-led work is more vital than ever, reflecting the strength of our model, our in-country team and the trust built over many years.

At the end of last year, I attended the National Emergency Briefing, which set out the stark reality of the climate, nature and biodiversity crisis. It is an interconnected emergency that demands far greater ambition, urgency and systemic change, whilst also showing there is still room for opportunity and hope. Communities in northern Malawi are adapting with determination and innovation, but they should not be carrying this burden alone.

This is why our work must also be about collective responsibility. Governments, businesses and individuals all have a role to play. We must go beyond adaptation to address root causes, reduce emissions, restore nature and protect biodiversity, with climate justice at the centre of the global response.

Despite these challenges, I remain inspired. This report reflects the strength and inter-connectedness of Temwa's work across health, education, agriculture and forestry, rooted in the realities of people's lives and essential to building resilience and long-term change. None of this would be possible without the dedication of Temwa Malawi and UK teams and the support of our partners, donors and volunteers. You enable us not only to continue, but to respond, adapt and grow. As you read this report, I hope you feel both hope and a call to action. The communities we serve are showing what resilience and collective action looks like under pressure. I feel it my duty to strive to work with them to bring the changes needed.

Thank you for standing with us.

Jo Hook

Co-Founder and
Managing Director



Members of the Chakhola Farmers Group at Selemani



**WHEN COMMUNITIES
COME TOGETHER:
TEMWA'S APPROACH**

WHEN COMMUNITIES COME TOGETHER: TEMWA'S APPROACH



Nkhata Bay North is an extremely isolated and poor region of northern Malawi. Living in villages scattered along the lakeshore and uplands, most of the population can only be reached by foot or by boat and consequently are often neglected by limited government services. The majority of people find it difficult to access education, healthcare, jobs and markets. Temwa's unique approach, based on over 20 years' experience, centres on our belief that communities coming together is the only way to sustainably address their challenges. The Temwa Community Driven Approach (TCDA) engages the communities from the outset to originate, deliver and build on projects, amplifying the impact of Temwa's support.

TCDA has three main threads:

Helping communities define their own priorities and strategies

Temwa Malawi uses its community development expertise to facilitate village-level conversations that help communities identify current challenges, collective goals, and the steps to achieve them. This work helps communities come together and find ways of addressing the needs of everyone, including traditionally marginalised groups – women, young people and people living with HIV/AIDS. We do not start a new project unless there is community involvement and community members are contributing something to the project themselves. Giving communities a voice and space to shape their own future means that we learn lessons from previous projects and ensure that new projects are needed and can be sustained by communities.

Recognising the interlinked nature of development challenges

We have learnt that, in an area as poor as Nkhata Bay North, a narrow approach focused on only one sector cannot help the most vulnerable households improve their situation. For example, improving access to education will not work if poor harvests leave children hungry, or poor sanitation makes them ill. Temwa takes a holistic approach, supporting communities to identify the root causes and interlinked nature of the challenges they face. That is why we run programmes across several sectors, often simultaneously in the same village: we want to ensure that vulnerability in one area of a person's life does not undermine their progress in another.

Building the capacity of local leadership

Area and Village Development Committees are locally elected bodies with a mandate to implement local development strategies and have a formal say in local government decision-making, including funding. All our programmes are designed with the consent of these committees. Our aim is to ensure that they have the skills and networks to demand their rights at local government level and that, at the community level, they are listening to all and representative of all. We provide tailored training and support based on the capacity needs of each structure. Supporting Area and Village Development Committees is central to our exit strategy – by ensuring that communities can become self-reliant and are able to operate independently of Temwa.

TEMWA'S INTERLINKED APPROACH A SPOTLIGHT ON AGRICULTURE, FORESTRY AND CARBON BALANCING

Malawi is highly exposed to climate change and is among the most affected countries globally. The impacts are increasingly visible through more frequent droughts, flooding, and unpredictable rainfall patterns, which damage crops and infrastructure. This growing climate variability has led to unstable agricultural yields, undermining productivity in a sector that is central to the national economy. Human and environmental vulnerability are closely linked. Around 92% of land in Nkhata Bay is used for smallholder farming, and approximately 45% of the population lives below the poverty line. Most farming is rain-fed, making livelihoods highly sensitive to climate variability. As productivity declines, many households become increasingly reliant on forest resources for income, fuel, and farmland expansion, thereby accelerating deforestation and environmental degradation.

In response, our Agriculture and Forestry Programme provides an integrated approach linking environmental restoration with livelihood improvement. The Temwa Carbon Balance (TCB) scheme finances forest restoration and carbon sequestering through agroforestry, community-led tree planting and forest management. Temwa's Farming Futures (FF) project has complemented forest restoration by improving agricultural productivity through sustainable farming methods and promoting forest-friendly livelihoods, thereby reducing pressure on forests. The Farmer Field School (FFS) project has strengthened long-term resilience by building farmers' knowledge in sustainable agriculture and land management.

In a circular development model, these interventions create a self-reinforcing cycle linking forestry restoration, sustainable agriculture, carbon storage, and community resilience. Forest restoration improves ecosystem health and climate resilience, which in turn supports more productive agriculture. Improved agricultural productivity and diversified livelihoods reduce pressure on forests, helping protect restored landscapes and stored carbon. Community training and local knowledge systems ensure the long-term adoption of sustainable practices across both farming and forest management. Through this integrated approach, we strengthen food security, environmental sustainability, and long-term resilience to climate change.



Chakhola farmer using solar powered irrigation

Chikoko VNRM members hanging a beehive

Duwe Village Natural Resource Management Committee
sowing pinus oocarpa seeds

Village Headman and Primary School Head
Teacher from Njiri plant a tangerine tree



OUR COMMUNITY PROGRAMMES

COMMUNITY HEALTH AND EDUCATION

A FOCUS ON HEALTH

In rural Malawi, community health is shaped by a combination of limited healthcare access, unsafe water sources, and poor sanitation. In Nkhata Bay North, these challenges are further intensified by geographic isolation, limited infrastructure, and deeply rooted social norms. The resultant effects are high rates of waterborne diseases, teenage pregnancy, early marriage, and low uptake of essential health services, especially among young people.

Our community health programme addresses these intersecting issues through two complementary initiatives. The Pa Mushunguti project focuses on Sexual and Reproductive Health and Rights (SRHR), and the Uchanda project focuses on Water, Sanitation and Hygiene (WASH). We deliver a holistic, community-driven approach to improving health outcomes and strengthening local systems. Improved access to clean water and sanitation reduces disease burden, while strengthened SRHR knowledge and services empower young people to make informed decisions about their health. We prioritise behaviour change, community engagement, and system strengthening, resulting in increased service utilisation, improved hygiene practices, and more open dialogue around previously taboo issues. Our community-driven approach has continually demonstrated that locally-led, integrated interventions can effectively address complex health challenges in underserved settings.



Ruarwe Youth Group outside their meeting space, Householder at Chikondo with clean water



HEALTH HIGHLIGHTS IN 2025

- Improved safe water access for 1,500 people with zero local cholera cases
- Reached 38,000 people through WASH and SRHR campaigns
- Maintained 100% viral suppression among supported teenagers living with HIV

TEMWA'S PA MUSHUNGUTI AND UCHANDA PROJECTS

Pa Mushunguti Project

A key health challenge in Nkhata Bay North is the vulnerability of young people to poor SRHR outcomes. Limited access to accurate information, youth-friendly services and open dialogue contributes to high levels of teenage pregnancy, sexually transmitted infections (STI), and unsafe practices. Through the Pa Mushunguti project, our work with schools, health centres, and community leaders creates safe spaces for young people to learn, ask questions, and build confidence in making informed health decisions.

Through our youth clubs and community engagement initiatives, young people are accessing accurate information about their health and challenging harmful norms. By training healthcare workers, we are improving the quality and accessibility of youth-friendly health services. By December 2025, we reached 17,186 people across 24 schools and four health centres, with 58 youth clubs established or revitalised. We trained 24 expert clients and 15 healthcare workers, while outreach services distributed 8,577 condoms, providing family planning to 1,081 youths, and conducting 641 HIV tests, with three new HIV positive cases then linked to treatment. At Bula Health Centre, teenage pregnancies declined from 43 cases in 2024 to 6 in 2025, while STI cases fell from 27 to 3. Teen clubs also supported 34 adolescents living with HIV to achieve 100% viral suppression.



Munthelele Community Awareness Event & Bua Community member with water filter

Uchanda Project

Inadequate access to safe water and sanitation continues to drive preventable illness across the District. Many households rely on unsafe water sources and lack basic sanitation facilities, contributing to recurring outbreaks of waterborne diseases and placing pressure on families and health services. Since 2016, Temwa's Uchanda Project has addressed these challenges through community-led approaches that improve knowledge, promote hygiene best practices, and expand access to safe water.

As of 2025, the Uchanda project has reached more than 36,000 people across 6,000 households. In 2025, 1,500 people directly benefited from training, sensitisation events, and ceramic water filter distribution with an additional 21,000 reached through awareness-raising activities. Working through local structures such as WASH Committees and Village Development Committees, we delivered hygiene education, sanitation support, and promoted by-law enforcement and local resource mobilisation. WASH-focused sports events reached approximately 950 people.

Sanitation outcomes improved significantly. Of the households directly targeted, the percentage actively using at least three sanitation facilities rose from 30% to 87%, while access to safe water increased from 34% to 80%, supported by the distribution of 1,242 ceramic filters. Income from water filter sales was reinvested in community health projects, including an under-5 clinic, water systems, and sanitation infrastructure, helping to ensure long-term impact.

COMMUNITY STORIES

Zero pregnancies at Chilebwe Primary School

Primary schools in Malawi often have adolescents attending due to the practice of repeating years if students fail their exams. At Chilebwe Primary School, no student pregnancies have been recorded in the 24/25 School Year. In a setting where teenage pregnancy often disrupts education, this marks significant progress. For a 15-year-old student, the change is clear. “Before, we were shy to ask questions,” she says. “Now we talk openly in our Teen Club. We understand our bodies and our future.” Like many of her peers, she now feels confident discussing sexual and reproductive health and rights in a safe, supportive environment. This progress stems from strong collaboration between the school and the local youth club. Together, they run discussions, awareness activities, and peer-led sessions supporting students in and out of class.

Mr. Banda, a lead teacher, highlights the teamwork: “With Temwa and the youth club, we have built a system where students support each other.” Peer educators now lead conversations, offer support, and promote positive choices, creating a ripple effect across the school and community. There is a growing culture of confidence, responsibility and hope, empowering more young people to protect their futures.



Chilebwe Primary School Youth Group

Improved sanitation in Bua

In Bua, Usisya, one family's experience reflects a wider community change. Like many others, they relied on small-scale farming and occasional fishing, but limited income made it hard to meet basic health needs.

Before Temwa's WASH project, the family had little knowledge of water treatment or hygiene. Unsafe drinking water and poor sanitation led to frequent illness, especially diarrhoea, creating both emotional and financial strain. That began to change when Temwa introduced WASH awareness sessions and practical training. The family learned how to treat water, wash hands thoroughly, and store drinking water safely using simple methods such as boiling and adding chlorine.

The results have been clear. The family is healthier, illnesses have reduced, and they can focus more on daily life. Across Bua, more households are now treating water, using latrines, and practicing better hygiene.

As one community member shared: “Before, we used to get sick often because we did not know how to treat our water. Now, we have clean water and our families are healthier.”



Bua Community member with water filter

COMMUNITY HEALTH AND EDUCATION

A FOCUS ON EDUCATION

Despite primary education in Malawi being free since 1994 for children aged six and above, unequal access and low retention rates remain persistent across the school system. The education sector continues to face serious constraints, including inadequate government funding, overcrowded classrooms with a low teacher-to-pupil ratio of approximately 1:90, and a shortage of essential learning materials. These systemic issues are particularly severe in rural and remote areas such as Nkhata Bay North, where geographic isolation, high poverty levels, and limited availability of qualified teachers further restrict educational opportunities. These shortages have weakened the foundation for learning from a young age. Primary school completion rates in Northern Malawi declined from 56% in 2022 to 48% in 2023.

These structural barriers highlight the importance of early learning interventions. Early childhood education is critical as it builds cognitive, social, and emotional development that supports long term academic and economic success. Without it, pupils are more likely to struggle academically and remain trapped in cycles of poverty. Transition to secondary education is also a significant barrier. Only about 47% of eligible learners in Malawi progressed to secondary school in 2023 (UNICEF, 2023) and completion rates remain low at around 22%. Financial barriers such as tuition, uniforms, learning materials, and examination costs significantly limit access. Girls are disproportionately affected due to child marriage, teenage pregnancy, and sexual abuse.

It is within this context that our intervention in education is essential, responding directly to systemic weaknesses in Malawi's education system by strengthening early learning foundations, improving school readiness, and increasing access to secondary education. In doing so, we support communities' efforts in reducing inequality and breaking the cycle of educational exclusion.



ECD Centre Management Committee inside Uthuli ECD Centre, Six Temwa Bursary students from Usisya Secondary School, Female students receiving guidance on menstrual hygiene kits, Young children at the Uthuli Early Childhood Development Centre

EDUCATION HIGHLIGHTS

- 2 new centres established in 2025, taking the total number of Temwa-supported centres to 30
- 83% of five-year-olds assessed as primary school ready in 2025
- Secondary School Bursary Scheme supported 25 students in 2025
- 21 students passed their exams and 3 graduated, with 2 offered places at university



COMMUNITY EDUCATION

Strengthening Community Systems for Enhanced Early Childhood Development Project (SEED)

Our SEED Project aims to improve education for children aged 3-5 in villages in Nkhata Bay North by supporting communities to establish and refurbish 30 community-run Early Childhood Development (ECD) centres.

By the end of 2025, all 30 targeted ECD centres were operational. Total cumulative enrolment reached 2,300 children, with 346 transitioning to primary school. School readiness assessments showed 84% of children demonstrated adequate development while 14% were not ready to progress, mainly due to short exposure time in the newly established ECD centres. We trained 66 caregivers to deliver curriculum-based lessons to ECD Centres, resulting in 65% of centres using structured lesson plans. In addition, books were supplied to our ECD centres. These age-appropriate books written by Malawian authors have helped to promote early literacy and support learning in the formative years.

Access to early education improved due to community mobilisation, Village Development Committee engagement, and the establishment of new ECD centres following bylaws mandating provision in all villages. Sustainability planning support resulted in an increase in ECD centres paying caregiver stipends (rising from 50% to 70% of centres) and enabled 3 lakeshore ECD centres to develop income-generating business plans (fishing and trade-based). Nutrition support was strengthened via daily porridge feeding and the distribution of soya and groundnuts. Government registration improved significantly, with 26 ECD centres registered. Overall, we expanded access, improved readiness outcomes, strengthened governance, and enhanced early learning quality across the District.

Improved library services

In 2025, we partnered with 4 schools to strengthen access to learning resources by supplying libraries with fiction and non-fiction books. We have subscribed to the Malawi National Library to ensure an annual supply of books relevant to our target audience in line with the national curriculum, age appropriate and context specific, as well as supporting Malawi authors.

This intervention has fostered a culture of reading and community learning. During the year, the Usisya Community Library recorded 2,466 visits (42% female). Of these, 40% were primary school students and 54% were secondary school students. The library also expanded learning opportunities beyond reading to promote the sharing of ideas and the acquisition of knowledge. A total of 2,377 individuals indicated studying as the main reason for utilising the libraries. Others accessed the newspaper section to stay informed.

Temwa's Bursary Scheme

In 2025, our Bursary Scheme supported 25 students (15 girls and 10 boys) across 4 schools in Nkhata Bay North. 8 new learners were enrolled (6 female and 2 male) for the academic year. For communities already affected by poverty, secondary school tuition and related costs are often unaffordable. The scheme covers not only tuition fees but also essential learning and welfare materials, including uniforms, shoes, bags, writing materials, sanitary products, and accommodation support for female students where required.

Throughout the school year, there were no recorded cases of absenteeism or drop-outs among bursary beneficiaries. In 2025, two (1 female and 1 male) alumni were offered places in university, demonstrating impact on educational attainment.

COMMUNITY STORIES

Re-opening of 2 ECD centres

In December 2024, Uthuli and Msambia ECD Centres closed. Parents were struggling to look after their young children whilst also trying to work. Children in these communities lacked access to foundational learning, care and nutrition. During a monitoring visit, Temwa responded quickly, convening community leaders, parents and other local stakeholders. Open discussion reflected on the challenges and sparked a renewed sense of shared responsibility.

The community committed to change: roles were clarified, cooperation strengthened, and children's wellbeing prioritised. Caregivers pledged greater dedication, while leaders and committees agreed to improve support and communication. The impact was immediate. In February 2025, Uthuli and Msambia ECD centres were reopened, restoring learning and opportunity for local children. Their revival shows what is possible when communities unite with purpose.



Management Committee outside Uthuli ECD Centre

Wongani's educational journey

Wongani, from Kayuni village, grew up in a single-parent household facing chronic food insecurity. Before joining Temwa's Bursary Scheme, she walked 8km to school each day, often on an empty stomach and with little time to study due to farm work and household responsibilities.

Since receiving the bursary, Wongani's life has transformed. With boarding, meals and learning materials provided, she can now focus fully on her education. "My academic life has changed for the better," she says. "I am grateful for the opportunity to realise my dreams."

Today, Wongani is thriving at school—proof of how targeted support can unlock a child's potential.



Wongani (left) with fellow bursary beneficiaries at their school

AGRICULTURE AND FORESTRY PROGRAMME

According to the World Bank (2025), agriculture accounts for 28% of Malawi's GDP, generates 78% of export earnings and provides employment for 64% of the workforce, including 90% of rural households. Despite the sector's central role in the economy, extreme poverty persists, driven by repeated climate shocks and weak livelihoods systems that continue to increase food insecurity. As a result, many communities rely on short term coping strategies that often accelerate environmental degradation. There is an urgent need for climate-resilient farming systems, improved management of local natural resources, sustainable land use practices and stronger community-led adaptation approaches.

In response to these challenges, our Agriculture and Forestry Programme works to address poverty, food insecurity, environmental degradation and climate change. We support vulnerable families through sustainable agriculture, livelihoods and natural resource management. We promote a range of sustainable agricultural practices, including crop diversification and winter cropping to strengthen food security, improve soil health and increase household incomes, while reducing reliance on maize monoculture.

We also support community-led forest protection through local management committees that enforce bylaws and help prevent deforestation, building long-term environmental and economic resilience.



21st Anniversary of Temwa at Community Hall, Usisya

Watering tree nursery seedlings at Chikoko

Farmer Field School Demonstration Plot near Chiweta, at the Lakeshore

AGRICULTURE HIGHLIGHTS

- **87,356 trees planted, delivering an estimated 8,437 tonnes of carbon benefits, alongside 35 hectares of restored degraded land**
- **Farming Futures reached over 6,000 people cumulatively, with over 70% of farmers reporting increased income and 13 groups becoming semi-commercial in 2025**
- **New and expanded enterprises supported 116 households, with over 300 beehives installed and livestock sales generating over GBP £500 (Kwacha 102 million)**



AGRICULTURE AND FORESTRY PROGRAMME

Farmer Fields Schools Project

Temwa works with communities to expand climate-resilient agriculture training across Nkhata Bay North, addressing persistent food insecurity driven by climate variability, soil degradation, and reliance on costly synthetic inputs. We continued to support farmers to self-select and organise themselves into curriculum-based Farmer Field Schools (FFS). By the end of 2025, 12 FFS were operational with a total membership of 397 farmers, including 120 new participants in 2025. Reflecting our policy on strong gender inclusion, women comprised 53% of new farmers in 2025 and 56% of training attendees.

The FFS Project trained farmers on sustainable agricultural practices (SAPs), including soil health management, organic manure production (biochar, mbeya, and compost), agroforestry, and water conservation. Farmers reported improved crop resilience and yields on manure-treated plots compared to chemical-only inputs. Demonstration plots enabled side-by-side comparisons, and this accelerated adoption beyond direct participants. In 2025, peer-to-peer learning significantly amplified impact with 123 peer learners reached, raising the number of peer learners since 2022 to 723. Our continued community engagement included 201 participants in reflection meetings shaping project delivery. 2025 saw improved economic outcomes for participating farmers as they engaged in Village Savings and Loans Schemes, adopted market-oriented production, and increased vegetable sales. Overall, the FFS model demonstrated scalable, community-driven agricultural adaptation with measurable gains in resilience and household income.

Farming Futures Project

In 2025, Temwa continued to strengthen the foundations for sustainable livelihoods through the Farming Futures project. We supported farming households build resilience to climate-related shocks, improve natural resource management, and increase incomes through sustainable and forest-friendly livelihood approaches.

A total of 500 farmers were trained in sustainable agriculture practices, including agroforestry, soil conservation, and winter cropping. This contributed to improved yields, increased crop diversity, and strengthened food security, with more households achieving year-round food production. Awareness campaigns using media and drama further enhanced knowledge and encouraged uptake of practices such as biochar use and drought-resistant crop cultivation.

To diversify incomes, the project supported 24 farmer groups to engage in beekeeping, livestock, and crop production. 13 groups have since developed into semi-commercial enterprises operating across multiple value chains. Assessments of 4 groups and 25 individuals showed that 70% of the groups and 81% of individuals increased incomes by at least 20% compared to the previous year. Overall, 65% of targeted farmers are now engaged in agribusiness on viable plots, producing crops such as Irish potatoes, beans, groundnuts, cassava, sweet potatoes, bananas, and yams. Improved market access, post-harvest training, and stronger community governance have further enhanced incomes and contributed to reduced deforestation.

AGRICULTURE AND FORESTRY PROGRAMME

Forestry and the Temwa Carbon Balance Scheme

Through the Carbon Balance Scheme, Temwa is supporting communities to address worsening climate impacts that are devastating their local environment and significantly impacting their livelihoods. In 2025, we supported community-led tree planting activities and built capacity for sustainable farming and natural resource management. Through these efforts, communities have planted over 271,000 trees since 2020, with 69,000 seedlings raised in 19 locally managed nurseries out-planted in 2025. An 80% survival rate of seedlings was achieved due to a combination of early rains, consistent capacity building, and strengthened Village Natural Resource Management Committee (VNRMC) capacity. Several VNRMCs also received support on potting, sowing, hardening, and nursery disease control, contributing to higher germination rates, with some nurseries reaching 99% survival rates. Additionally, 6,240 trees were planted on 2.3 hectares across school orchards, woodlots and protected forests, including 1,150 fruit trees supporting nutrition and income generation.

In 2025, partnerships among local governance, law enforcement and forest-friendly enterprises boosted conservation, tree planting, climate resilience and sustainable land management across the communities. Three VNRMCs produced and hung 341 beehives, half of which are now colonized. Income from honey sales contributed to meeting household expenses such as school fees and food, with some income reinvested in additional beehives. Training in honey processing, value addition, and marketing equipped community members with improved skills for commercialisation.

Smallholder Farmers Transitioning to Economic Prosperity through Agriculture Project (STEP-A)

In 2025, Temwa worked with communities to lay the groundwork for STEP-A, a new five-year agriculture project closely aligned with the Malawi Government agenda. Building on the successes of our previous Agriculture and Forestry Projects, STEP-A will support smallholder farmers to transition from subsistence farming to larger scale, market-oriented agriculture. Sustainable agricultural practices will deliver benefits for farmers' resilience in the face of increased climate uncertainty whilst also promoting biodiversity and healthy local ecosystems, including through agroforestry.

STEP-A will support 500 farmers across 10 Farmer Producer Organisations (FPOs), with a strong focus on women and young people. A baseline survey involving 120 households identified key challenges including low incomes, limited market access, drought, pests, and low awareness of financial services. Project delivery commenced with the strengthening of local governance and community coordination structures to support effective implementation and long-term sustainability. Village Development Committees (VDCs) were oriented on their roles and responsibilities in community level project oversight, while Village Agriculture Committees (VACs) were established and revitalised to improve coordination, participation and accountability within target communities. These structures provide an important foundation for inclusive planning, monitoring, and engagement throughout the project lifecycle.

Temwa also trained in-country staff in business management to strengthen support for community enterprise development for the FPOs. By the end of 2025, three FPOs had been established, focusing on cash crops, pig farming, and honey production. Through participation in FPOs, farmers are expected to strengthen their bargaining power, improve their access to markets (for agricultural inputs and services, as well as for selling agri-produce), enhancing opportunities for income generation and long-term economic resilience. Participation in FPOs aims to improve climate resilience, food and income security for 3,000 household members by 2030, with many more community members benefiting through peer learning and community awareness raising.

COMMUNITY STORIES

Growing through the dry season: Temwa's solar irrigation impact in Selemani

As winter unfolds in Selemani, the Chanjati Irrigation Group is turning once dry fields into thriving green gardens. Thanks to solar irrigation, farmers are now growing cabbages, Irish potatoes, onions, carrots, and other vegetables during the dry season - opening new pathways to income and food security.

Solar-led irrigation has transformed production, directly benefiting 12 group members and 8 non-members. Between Summer and Winter seasons, the group cultivated 15,000 heads of cabbage and a quarter acre of Irish potatoes. Their efforts have paid off: 7,000 cabbages sold at GBP £0.64 (MK1,500) each, earning GBP £4,500 (MK10,500,000), with more produce ready for market. Additional sales of potatoes and vegetables have generated GBP £85 (MK200,000).

Beyond the numbers, the impact is visible in local markets, where farmers like Sara Banda confidently sell fresh, organic produce to the community. Looking ahead, the group plans to reinvest in rain-fed farming while sharing profits among members - ensuring sustainability and shared growth.



Sara Banda selling indigenous organic vegetables

Jacob Chunda's journey with organic farming

At 23, Jacob Chunda is redefining what farming can mean for young people in Malawi. Through his participation in the Chikoko Farmer Field School, he learned to produce and apply Biochar, an organic soil enhancer. On a shared one-acre demonstration plot, he saw firsthand how crops treated with biochar grew healthier and more productive.

Inspired, Jacob applied the same techniques on his own quarter-acre of tomatoes. The results have been equally promising, with strong, healthy plants already yielding ripening fruit. He expects to harvest 12 basins, earning about GBP £258 (MWK 600,000), which he plans to reinvest in farm inputs while supporting his household.

Jacob's story highlights the power of knowledge and innovation in agriculture. It shows how young farmers, equipped with sustainable practices, can improve food security, generate income, and transform their communities.



Jacob Chunda with his tomato plants



**COMMUNITIES COMING
TOGETHER**

COMMUNITIES COMING TOGETHER

Temwa is all about community – and that includes being part of a wider community in the UK. We rely so much on people coming together in support of our work.

These include:

- Donors who make regular donations, making it easier for us to predict our cash flow and smooth implementation of our programmes. Small donations add up and we are incredibly grateful to those who commit to regular payments.
- Donors who step in at exactly the right moment just when we need a boost – we can't thank donors enough who respond flexibly, for example during a matched funding appeal to help us reach our target.



- Individuals, households and organisations who have chosen to balance their carbon with Temwa, giving back to communities hardest hit by climate change and supporting their livelihoods and nutrition through tree planting and protecting forests.

- Everyone who has organised or joined a Temwa organised trek or participated in a Temwa Challenge – we are especially grateful to the Mountain Men who raised a staggering £34,000 by climbing Mount Toubkal in Morocco!

- For those who did the Fire Walk, Uphill Quarry Abseil, ran the Bristol 10K, did the epic walk from Lulworth Cove to Swanage on the South-West Coast Path, and those who attended Justin Goodall's Launch Album Party – thank you – you've made a huge difference!

- Everyone who came to our 1st Summer Party in June, and to our 22nd Christmas Party in December – we really appreciate the opportunity to meet you, enjoy food and entertainment together, and celebrate our shared achievements.

- To festival goers who paid to charge their phones with us, and to the organisers of Shambala and Valley Fest – thank you for giving Temwa the opportunity to fundraise and raise our profile.

- And last but not least, we are incredibly grateful to our volunteers who work quietly behind the scenes, whether its writing applications or helping us out at events, keeping Temwa on track and supporting its ambition (Trustees..and Karen !) - we really could not do it without you!



COMMUNITIES COMING TOGETHER

We would like to say a special thank you to some of our key individual, corporate, and trust and foundation funders and partners, who have provided Temwa with support and donations this year:

Accudo Solutions
Affinity Workforce
Alexander May
Allan & Nesta Ferguson Charitable Trust
Austin Bailey Foundation
AWW-UK
Bagheera Trust
Bells Buses
Big Give
Bike Park Wales
CB & HH Taylor 1984 Trust
ClemTech
Christadelphian Samaritan Fund
Christadelphian Meal a Day Fund
Coles Medlock Foundation
Educational Opportunity Foundation
Eleanor Rathbone Charitable Trust
Eva Reckitt Trust Fund
F-10 Artistes
Gibbs Trust
Hepco Motion
Hugh Herzig
John Robb and Jessica Ballantine
Mad Max Tours
Mageni Trust
MJB Charitable Trust
Merriman Charitable Foundation
Mercury Phoenix Trust

Mirianog Trust
MOC Foundation
Mountain Men - Mount Toukal
Nick Webber Trust
Not Pointless
Onboard:Earth
Paradigm Norton Trust
Pat Newman Memorial Trust
Pete Spurr
Peter Stebbings Memorial Charity
Quirky Campers
Ptarmigan Trust
Ridhwan UK Eco Group
Richmond Holidays
Sarah Dent
ShareGift
SMB Trust
Souter Charitable Trust
St Mary's Charity
Supporting People Across Nations
T & J Meyer Foundation
Tony Johnson
Tula Trust
UNU Partners
Urban Office
Van Neste Foundation
V7 Asset Management

Ways to partner with and support Temwa

If you're reading this as an existing supporter of Temwa, we hope our Annual Report makes you feel proud! If you are just learning about Temwa and thinking of supporting us, we hope that this Annual Report inspires you to join us in delivering transformative and lasting change for communities. Every pound invested in Temwa is maximised through our cost-effective community-led approach delivered by a highly experienced team of nationals in Malawi, leading to clear, measurable and transformative outcomes.

Examples of how contributions are spent:

- £125 plants 100 trees and balances 10 tonnes of CO2
- £100 equips a pre-school so little ones can learn and play
- £200 supports a youth group to address sexual and reproductive health issues
- £300 gives a family of six access to safe, clean drinking water
- £400 builds a household latrine for improved sanitation
- £600 puts up 2 greenhouses to plant fruit trees for nutrition
- £1,500 provides solar-powered irrigation to build a farmer's resilience to drought

EXPANDING IMPACT WITH TEMWA

There are opportunities to expand our work in sexual and reproductive health and rights, water and sanitation, early childhood development, and sustainable agriculture and forestry. With additional support, we can significantly increase both the reach and depth of these programmes, including extending into neighbouring districts.

For **Individuals**, we welcome new regular donations - whether monthly, quarterly, or annually - these provide vital, reliable income that enable long-term planning and delivery of our programmes. However small your contribution, you can make a huge difference to Temwa's effective delivery by providing some certainty over cash flow. You can also:

- Leave a lasting legacy through gifts in wills, retirement plans, life insurance, or asset sales
- Support our Big Give Appeals, where your donation can be doubled through matched funding
- Buy tickets to Temwa events and take part in fundraising challenges
- Volunteer your time and skills

To set up regular donations or discuss giving options, scan the QR code below or contact us directly.

For **businesses**, we welcome the opportunity to collaborate to meet your sustainability and social impact goals while engaging and inspiring your team. Temwa can:

- Support employee-led fundraising events such as runs, walks, cycles, and auctions
- Facilitate matched-giving schemes
- Demonstrate tangible impact through photos, videos, and testimonials
- Deliver briefings, webinars, and virtual events about our work in Malawi
- Provide employee volunteering opportunities
- Invite your team to inspiring events in South-West England
- Offer recognition of your Environmental, Social and Governance (ESG) contributions through our website and social media

For **Individuals, households, and businesses** - Temwa offers an opportunity to balance your carbon emissions in a way that offers significantly more benefits than working with larger carbon offset companies. You will know the exact locations where trees are planted and forests are protected, and the specific communities benefitting from your support. You can help restore and protect forests and soils, whilst also supporting vulnerable households earn income and improve nutrition through sustainable livelihoods. Use our simple emissions calculator by scanning the QR code below or contact us for a personalised carbon-balancing package.

For **trusts, foundations, and donor-advised funds** - Invest in a community-led model that delivers results. Temwa combines deep community relationships, rigorous impact measurement, and efficient delivery to ensure every investment achieves meaningful impact. Temwa offers:

- A strong, evidence-based track record of measurable outcomes
- A highly cost-effective, community-led approach
- Scalable programmes ready for expansion
- Opportunities for tax-efficient giving through UK and international donor-advised funds

Your funding doesn't just support projects - it scales up proven solutions that create lasting change.



*Donate today
via our QR code*



*Balance your carbon
footprint with Temwa
Carbon Balance.*



LOOKING FORWARD TOGETHER

A FINAL NOTE FOR 2026 ONWARDS

This time last year, Temwa reflected on the challenging global landscape, including the growing climate crisis and economic pressures. The escalation of conflict in the Middle East in early 2026 and ever dwindling resources available to support international development intensifies the challenges and gives further urgency to our work. Temwa's focus on supporting communities towards self-reliance, building the capacity of communities themselves to address interconnected challenges in health, education, sustainable agriculture and forestry, remains our main priority.

2026 sees Temwa enter the third and final year of our Early Childhood Development Project, and we are proud to have supported the establishment of 30 community-led ECD Centres able to nurture thousands of young children into the future. The Temwa Malawi and UK teams have worked together to develop a 'Phase 2' which extends the approach to a further 30 communities in Nkhata Bay West, the first time Temwa has extended its reach beyond Nkhata Bay North.

2026 also sees the second year of Temwa's project to improve sexual and reproductive health and rights, which is already delivering significant benefits to young people. Additionally in 2026, Temwa is drawing on a review of the last 10 years of WASH to inform a new approach, again reaching beyond Nkhata Bay North. We hope to fundraise in 2026 in time for a new WASH Project to start early in 2027.

Finally, 2026 is a big year for our Agriculture and Forestry Programme. In 2025, communities expressed a strong desire to scale up their agriculture activities to benefit from market opportunities. This has led Temwa to work with beneficiaries and other stakeholders to develop an ambitious programme over 5 years that combines a strong commercial orientation with a continued commitment to sustainable approaches. We are excited by the progress already made and will be focusing on ensuring the programme delivers improved livelihoods and food security in the short term whilst also protecting and restoring local ecosystems and reducing vulnerability of households into the medium and longer term.

The complementarity between our agriculture and forestry work is set to strengthen, with agroforestry taking centre stage alongside other sustainable agricultural practices, including solar irrigation. Our work on forestry will continue to be supported by our Temwa Carbon Balance Scheme. A big focus for 2026 will be to secure new partnerships with businesses including through the Temwa Carbon Balance Scheme. We will also be exploring whether and, if so, how we move from carbon balancing to offsetting, with a view to achieving the 'Gold Standard', supported by robust monitoring and verification of carbon sequestered through our initiatives.

Temwa will continue to invest in its dedicated staff and volunteers in both the UK and Malawi. We are committed to building strong, collaborative partnerships with other NGOs, Trusts and Foundations, businesses and local leaders to maximise impact. We are grateful for all the different ways our stakeholders engage – whether through volunteering, participating in challenges, organising a fundraising event, providing regular donations, joining our Temwa Carbon Balance Scheme, or simply coming along to one of our events.

Thank you!

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Objectives and activities

Objectives for communities, individuals and families in rural areas of Northern Malawi:

1. To develop the capacity and skills of members of disadvantaged communities in such a way that they are better able to identify and meet their own needs.
2. To promote sustainable development for the benefit of the public by:
 - a. the preservation, conservation and protection of the environment and the prudent use of natural resources;
 - b. the relief of poverty and the improvement of living conditions in socially and economically disadvantaged communities;
 - c. the promotion of sustainable means of achieving economic growth and regeneration.
3. To protect and preserve health and to relieve sickness, in particular, through the provision of free education, counselling, facilities and equipment.

Sustainable development is here defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

To meet these objectives, the charity delivers activities in Malawi in partnership with Temwa Malawi (see ‘Structure, Management and Governance’ below). The charity’s activities are led by our vision, which is one of “thriving, inclusive and self-reliant communities throughout Northern Malawi, able to articulate and pursue their needs independently and effectively.”

The charity supports a programme of activities in Northern Malawi. All activities are community-led, based on long-term engagement and capacity-building in the rural communities we work with. The programme covers the following areas:

- **Agriculture and forestry** - Temwa supports sustainable rural livelihoods, improvement of nutrition and the sustainable use and management of local natural resources through tree planting and strengthened local governance. Although direct food distribution is not a regular part of our work, in situations of severe food shortage, the charity supports direct provision of staple foods.
- **Health** - Our health work includes support for communities’ sexual and reproductive health and rights, and water and sanitation initiatives such as the supply of water filters, hygiene education, health awareness raising, and health education based on community needs.
- **Education** - Our education work supports improvement of early childhood development through the establishment of ECD Centres, support for libraries and bursary support for children in secondary schools.

Fundraising approach

Temwa UK’s fundraising is carried out in two ways. Firstly, Temwa’s salaried staff carry out fundraising activities including applications to trusts and foundations; corporate partnerships; fundraising events; and appeals for individual donations.

Secondly, supporters carry out fundraising on Temwa UK’s behalf by participating in Temwa organised challenges and events, or by organising events themselves. When supporters participate in fundraising events on behalf of Temwa UK, the charity provides guidance and support to ensure the fundraising activities are appropriate, safe and effective.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Temwa UK does not use professional fundraisers or external fundraising consultants or services. Temwa UK follows the Code of Fundraising Practice provided by the UK Fundraising Regulator. Temwa UK did not receive any complaints about fundraising activities in 2025.

To ensure that vulnerable people are protected from intrusive or persistent approaches and undue pressure, Temwa UK does not make direct, unsolicited approaches to members of the public, whether by email, phone, door to door or in public places. Temwa UK only contacts people directly if they have specifically requested to join the charity's mailing list, and they may unsubscribe from this list at any time.

The charity manages personal data using a Data Protection Policy that is fully compliant with General Data Protection Regulation.

The charity does not attempt to pressure people into making donations by using shocking or upsetting imagery in its appeals, seeking instead to inform and engage potential donors using positive stories that show the energy and potential of the communities that we work with.

Financial review

Temwa generated total income of £355.3k during the year from a diverse range of sources, including grants, individual donations, corporate partnerships, and other fundraising activities. Total expenditure amounted to £402.2k, reflecting the organisation's continued investment in delivering its charitable programmes and supporting essential operational functions.

This resulted in a deficit of £46.9k for the year. In line with the charity's reserves policy, this shortfall was met through the use of unrestricted reserves accumulated in previous periods. The planned use of these reserves has enabled Temwa to maintain the continuity and quality of its programmes while sustaining progress towards its long-term mission.

Income overview

Total income for the year was £355.3K, representing a decrease of £47.2K (13%) compared with £402.6K in 2024. Of this, £167.5K (47%) was unrestricted income and £187.9K (53%) was restricted income.

Corporate donations

Corporate donations increased from £54K in 2024 to £66.9K in 2025, representing a £12.9K (24%) increase. This growth reflects the continued trust and support of our corporate partners and highlights the effectiveness of ongoing relationship-building and partnership development activity.

Grant funding

Grant income decreased from £123.2K in 2024 to £94.4K in 2025, a reduction of £28.8K (approximately 23.4%). This reflects a softer grant performance during the year within a challenging funding environment.

Despite this decline, Temwa maintained strong funder confidence and continued to demonstrate effective financial stewardship. High-quality, well-structured proposals remained well received, supporting the organisation's ongoing resilience and future fundraising capacity.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Individual giving/donation

Individual giving donations decreased from £222K in 2024 to £187.5K in 2025, representing a reduction of £34.5K (approximately 16%). Despite this decrease, individual giving remains a significant and reliable source of income for the organisation. The charity continues to prioritise strengthening donor engagement and developing long-term relationships to support sustainable growth in this income stream.

Transfers to Temwa Malawi

Transfers from Temwa UK to Temwa Malawi increased from £203.1K in 2024 to £213K in 2025, an increase of £9.9K (5%). This reflects a planned and strategic adjustment in line with programme delivery requirements across agriculture and forestry, health, and education initiatives in Malawi, ensuring continued support for core charitable activities.

Expenditure

Total expenditure for 2025 stood at £402.2K, compared with £402.4K in 2024, representing a slight decrease of £0.2K (approximately 0.05%). This marginal reduction reflects continued efficient resource management while maintaining delivery of Temwa's core charitable activities.

Year-end position

The charity recorded a net deficit of £46.8K in 2025, in contrast to a small surplus in 2024. By year-end, Temwa UK held total funds of £105K, comprising £59.8k in restricted funds and £45.2K in unrestricted funds.

Unrestricted reserves remained above the level set by the Reserves Policy (see 'Reserves Policy' below). The steady level recorded in restricted funds will enable increased project activity in Malawi during 2026 financial year.

Going concern

The charity ended 2025 financial year in a stable financial position, with unrestricted reserves at a level that provides assurance the Reserves Policy will be maintained throughout 2026. Income management in 2025, coupled with prudent management, has further strengthened the organisation's financial standing. On this basis, the Trustees are confident in the charity's continued viability as a going concern, and this report is presented accordingly.

Reserves Policy

Temwa UK operates under a reserves policy set by the Trustees. The policy relates only to unrestricted funds. Restricted funds are held and used according to the individual funding agreement under which they were provided.

Temwa holds funds in reserve for two specific reasons:

1. As a long-term contingency fund, to allow the charity to uphold its contractual responsibilities if it faces an unexpected event or series of events such that the charity could face closure if effective action is not taken.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

2. As designated funds where a project is planned for a specific point in the future, to reduce financial uncertainty and spread the cost of larger projects.

No designated funds were held in 2025.

Long-term contingency fund

The long-term contingency fund is intended for use in situations where an unexpected event or series of events forces the Trustees to take urgent action to avoid the closure of the charity; or to plan for the closure of the charity so that this takes place in a way that is compliant with the charity's own constitution and with charity and employment law.

The charity will aim to hold a long-term contingency fund at least equal to two months' core operating costs for Temwa UK plus two months' core operating costs for Temwa Malawi funded from unrestricted income. Core operating costs are defined for both charities as:

- Total cost of employment for all salaried staff
- Office rent, utilities and service charges
- Accountancy and other professional fees

Reserves held

The Trustees set the target level of reserves required by the policy at £33.2K as of the end of 2025. On 31 December 2025, the charity held £45.2K in unrestricted reserves, which is 36% above the policy target. The Trustees considered it appropriate to maintain this higher level of reserves in view of the continued challenging nature of the fundraising environment. The reserves held at year-end provided the Trustees with confidence that the Reserves Policy will continue to be met throughout 2026.

Governance and management

Public benefit

The charity has complied with the public benefit requirement in accordance with Section 17 of the Charities Act 2011. The Charity Commission in its Public Benefit Guidance requires that key principles be met to show that an organisation's aims are for the public benefit. Firstly, there must be an identifiable benefit, and secondly, the benefit must be to the public or a section of the public. Temwa UK promotes the development of communities in the district of Nkhata Bay North, Malawi. To provide public benefit to these communities, Temwa UK works to protect and preserve health, relieve hardship, and advance public education through delivery of community-led training and education programmes. While Temwa UK works to benefit every member of the communities, projects are specifically aimed at reaching vulnerable families, such as those affected by HIV and AIDS, those impacted directly by the effects of climate change, and those unable to access essential education and health services.

Governance and management

Temwa UK is administered by a Board of Trustees which meets quarterly, or more frequently when circumstances demand. The Trustees have final responsibility and oversight for the charity's operations. All new Trustees go through a recruitment process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Temwa's operational

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

requirements. All Trustees give their time voluntarily and receive no benefits from the charity.

Temwa UK works in partnership with an independent Malawi-based charity, also called Temwa and referred to hereafter as Temwa Malawi. Temwa Malawi is registered with the Council for Non-Governmental Organisations in Malawi (CONGOMA) and the Malawi NGO Board as an independent NGO, administered by a Board of Trustees, chaired by Jennings Kayira. The Malawi board is made up entirely of Malawi nationals. The UK and Malawi boards work in close partnership, with regular contact between board chairs and other board members to ensure strategic and operational alignment between the two organisations.

Temwa UK's day to day management is carried out by a staff team led by Jo Hook, the Managing Director. Key operational roles are carried out by a senior management team. Within the Temwa partnership, Temwa UK focuses on fundraising and providing technical support. The salaries and benefits for key management personnel are approved by the Board of Trustees, using comparative figures from the UK charity and international development sectors to ensure that the charity balances value for money against the need to recruit and retain an experienced staff team.

Temwa Malawi's day to day management is led by the Programme Director, Kondwani Botha, who leads a team of Malawi nationals, many with strong connections to the rural communities of Northern Malawi in which Temwa operates. Within the Temwa partnership, Temwa Malawi focuses on project development, delivery and reporting, including monitoring and evaluation.

Equality and Diversity Policy

Temwa believes that by accessing, recruiting and developing talented staff from the widest possible pool, we can gain insight and understanding as an organisation. For Temwa Malawi, it is important that it provides employment opportunities for capable individuals within the communities we work in. This provides the organisation with a unique cultural and material understanding of the region where we work.

Risk Management

The Trustees have a duty to identify and review the strategic, business and operational risks that the charity is exposed to, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. To achieve this, Trustees and the senior management team undertake an annual assessment of the risks that the organisation is exposed to.

The Trustees have identified the following as the risks that the charity faces that present the most severe residual threats despite mitigating measures having been taken. Key mitigating measures are described for each risk:

- The risk that actual income does not meet forecasts, forcing a reduction in staffing and / or charitable activities. The finance and fundraising team carry out regular re-forecasting, fundraising pipeline analysis, and fundraising strategy reviews.
- The risk of cash flow issues arising from irregularity of income. The Reserves Policy is being carefully adhered to, and cash flow is subject to close monitoring and forecasting.
- The risk of loss of key staff in the Temwa Malawi team. Salaries have been reviewed and inflationary increases have been granted. Alongside this, support is provided for staff training and development.

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

- The risk that uneven and unpredictable income disrupts long-term projects in Malawi. Where necessary, unrestricted funds or short-term restricted funds are used to provide bridge funding, enabling long term projects to continue despite gaps in specific funding.
- The risk that a member of staff, volunteer, trustee, contractor or partner organisation employee commits a safeguarding offence while working with beneficiaries in Malawi. A Safeguarding, Child Protection and Sexual Exploitation Policy is in place, and training is given for all UK and Malawi staff, Trustees and volunteers. Reporting systems are subject to regular review and a due diligence process for potential partner organisations is in use.
- The risk that Temwa UK's reputation is damaged by incidents of fraud, bribery or corruption within Temwa Malawi. Temwa UK supports Temwa Malawi in carrying out regular policy reviews and internal checks.
- Temwa UK also maintains robust internal oversight, with an active Treasurer providing regular review and scrutiny of financial processes, ensuring strong accountability and mitigating reputational risk within the UK office, reflecting a reciprocal approach to governance.

Financial Management

The Trustees are committed to ensuring robust financial management across the organisation through the following measures:

- Quarterly financial reports are presented to the Board, providing an overview of Temwa's financial position and forecasts for the following 12 months.
- Additional financial updates are provided to the Board as needed to support informed decision-making.
- Day-to-day financial operations are overseen by an experienced Finance and Systems Manager at Temwa UK.
- Regular reviews and updates are conducted on financial systems, policies, and procedures to ensure they remain effective and fit for purpose.
- On the Temwa Malawi Board, Trustee Kettie Nhlane, who brings strong financial expertise, serves as the designated Finance Lead, with ongoing oversight provided by the Temwa UK office.
- Within the Temwa UK Board, Trustee Steve Marshall, a qualified chartered accountant with extensive senior financial management experience, serves as Finance Lead, providing strategic oversight and guidance.

Reference and administrative details

Temwa UK is registered as a Charitable Incorporated Organisation with the Charity Commission for England and Wales and with Companies House.

Charity registration number 1185889 Company registration number CE019247

The charity's principal office and registered address is:

27 Orchard Street
Bristol
BS1 5EH

www.temwa.org / info@temwa.org / 0117 287 2892

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Trustees during the year and since the year end

Richard Potter (Chair)
Clare Bishop
Rob Mamuda
Steve Marshall
Rich Mahony

Bankers

HSBC
27 Gloucester Road
North Filton
Bristol, BS7 0SQ

Independent examiner

Michael Strong FCA CTA Saffery LLP
St Catherine's Court Berkeley Place
Clifton
Bristol, BS8 1BQ

Exemptions from disclosure

The charity has not withheld any information from this report under the exemptions from disclosure permitted by The Charities Statement of Recommended Practice (SORP).

Funds held as custodian trustee on behalf of others.

The charity does not act as a custodian trustee on behalf of any other entity.

Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

departures disclosed and explained in the financial statements;

- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 22/07/2026 and signed on their behalf by

Signed.....


Date:.....22/07/2026.....

Steve Marshall, Treasurer

Signed.....


Date.....22/07/2026.....

Richard Potter, Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TEMWA UK ('THE CHARITY') FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the accounts of Temwa UK (the Charity) for the year ended 31 December 2025.

Respective responsibilities of trustees and examiner

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



29 July 2026

Name: Michael Strong FCA CTA

Member of the Institute of Chartered Accountants in England and Wales Address: Saffery LLP, St Catherine's Court, Berkeley Place, Bristol, BS8 1BQ Date:
Statement of Financial Activities

STATEMENT OF FINANCIAL ACTIVITIES

Statement of Financial Activities For the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Total	Total
		2025	2025	2025	2024
	Notes	£	£	£	£
Income from:					
Donations and legacies		160,826	187,862	348,688	399,330
Other income		6,642	-	6,642	3,235
Total income	1	167,468	187,862	355,330	402,565
Expenditure on:					
Raising funds	2	93,525	-	93,525	94,837
Charitable activities	3	69,476	239,159	308,635	307,573
Total expenditure		163,001	239,159	402,160	402,410
Net income /expenditure		4,467	(51,297)	(46,830)	155
Net movement in funds	4	4,467	(51,297)	(46,830)	155
Transfers between funds	4	-	-	-	-
Total funds brought forward		40,762	111,118	151,880	151,725
Total funds carried forward		45,229	59,821	105,050	151,880

There are no recognised gains or losses other than those reported on the Statement of Financial Activities. All activities are classed as continuing. The notes on pages 34 – 41 form part of these financial statements.

BALANCE SHEET

Balance sheet as at 31 December 2025

		Unrestricted 2025	Restricted 2025	Total 2025	Total 2024
	Notes	£	£	£	£
Current Assets					
Debtors	6	7,310	10,518	17,828	19,204
Cash at bank and in hand		45,325	49,303	94,628	147,241
Current Liabilities					
Creditors: amounts falling due within 12 Months	6	7,406	-	7,406	14,565
Net Current Assets		45,229	59,821	105,050	151,880
Net Assets		45,229	59,821	105,050	151,880
Funds					
Unrestricted funds				45,229	40,762
Restricted funds				59,821	111,118
Total funds				105,050	151,880

The notes form part of these financial statements.

The financial statements were approved by the Board of Trustees on 22/07/26 and were signed on its behalf by:



Richard Potter



Steve Marshall

The notes on pages 34 – 41 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

Notes to the financial statements For the year ending 31 December 2025

Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom Accounting Standards, the Charities Act 2011, FRS 102 and the Charities Statement of Recommended Practice (FRS 102, 2019).

The charity is a public benefit entity as defined under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles and equipment 25% straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Estimates and judgements

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS

Note 1: Income analysis

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
Donations and legacies			
Corporate donations	19,568	47,289	66,857
Individual donations	135,808	51,705	187,513
Grants	5,450	88,868	94,318
Total donations and legacies	160,826	187,862	348,688
Other income			
Sundry income	6,642	-	6,642
Total other income	6,642	-	6,642
Total income	167,468	187,862	355,330
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Donations and legacies			
Corporate donations	11,542	42,510	54,052
Individual donations	154,553	67,520	222,073
Grants	12,200	111,005	123,205
Total donations and legacies	178,295	221,035	399,330
Other income			
Sundry income	3,235	-	3,235
Total other income	3,235	-	3,235
Total income	181,530	221,035	402,565

NOTES TO THE FINANCIAL STATEMENTS

Note 2: Cost of raising funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
Fundraising events	15,754	-	15,754
Office costs	2,140	-	2,140
Staff costs	74,175	-	74,175
Overheads (office and premises, professional fees)	1,456	-	1,456
Total expenditure	93,525	-	93,525

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Fundraising events	15,173	-	15,173
Office costs	1,650	-	1,650
Staff costs	74,153	-	74,153
Overheads (office and premises, professional fees)	3,862	-	3,862
Total expenditure	94,838	-	94,838

NOTES TO THE FINANCIAL STATEMENTS

Note 3: Charitable activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
Funding provided for Temwa Malawi	18,441	194,601	213,042
Charitable activities in the UK:			
Management and administration	51,035	3,566	54,601
Technical support	-	40,992	40,992
Total expenditure	69,476	239,159	308,635

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Funding provided for Temwa Malawi	13,931	189,203	203,134
Charitable activities in the UK:			
Management and administration	59,852	3,783	63,635
Technical support	-	40,804	40,804
Total expenditure	73,783	233,790	307,573

NOTES TO THE FINANCIAL STATEMENTS

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Transfers	Closing balance
	2025 £	2025 £	2025 £	2025 £	2025 £
Agriculture, forestry, food	40,466	50,198	67,712	-	22,952
Carbon balance	10,654	61,730	60,074	-	12,310
Education	23,199	19,908	37,644	-	5,463
Health	29,090	46,026	70,070	-	5,046
Vehicle	651	10,000	-	-	10,651
Other	7,058	-	3,659	-	3,399
Total restricted funds	111,118	187,862	239,159	-	59,821
Total unrestricted funds	40,762	167,468	163,001	-	45,229
Totals	151,880	355,330	402,160	-	105,050

NOTES TO THE FINANCIAL STATEMENTS

Note 4: Movement in funds

Fund	Balance brought forward	Income	Expenditure	Transfers	Closing balance
	2024 £	2024 £	2024 £	2024 £	2024 £
Agriculture, forestry, food	44,767	64,462	71,763	3,000	40,466
Carbon balance	10,848	44,372	44,566	-	10,654
Education	4,829	46,721	28,351	-	23,199
Health	42,849	61,480	75,239	-	29,090
Vehicle	651	-	-	-	651
Community centre	-	-	3,900	3,900	-
Irrigation pumps	-	4,000	7,000	3,000	-
Other	396	-	2,971	9,633	7,058
Total restricted funds	104,340	221,035	233,790	19,533	111,118
Total unrestricted funds	47,385	181,530	168,620	(19,533)	40,762
Totals	151,725	402,565	402,410	-	151,880

During the year, £19,533 was transferred from unrestricted funds to restricted funds, in order to prevent a deficit in some individual funds.

NOTES TO THE FINANCIAL STATEMENTS

Note 5: Staff remuneration

Staff costs

	2025 £	2024 £
Salaries	145,169	135,871
Social security costs	4,258	5,157
Pension contributions	4,345	4,054
Total staff costs	153,772	145,082
Number of full time staff employed	2	2
Number of part time staff employed	6	5

Remuneration and benefits received by key management personnel

The Trustees delegate day to day management of charity operations to the Managing Director.

The Managing Director was paid a total salary of £30,450 in 2025 (2024: £30,206).

No Trustees remuneration or other benefits were paid, and no expenses were reimbursed to Trustees, in the years ended 31 December 2025 or 2024.

Note 6: Analysis of debtors and creditors

Debtors

	2025 £	2024 £
Debtors: amounts falling due within one year		
Trade debtors	13,118	12,116
Other debtors	4,710	7,088
Total	17,828	19,204

Creditors

	2025 £	2024 £
Creditors: amounts falling due within one year		
Taxation and social security	3,526	3,253
Other creditors	3,880	11,312
Total	7,406	14,565

NOTES TO THE FINANCIAL STATEMENTS

Note 7: Related party transactions

In the year ended 31 December 2025, there were related party transactions totalling £202,353 (2024: £157,548) of funding provided to Temwa Malawi.

Note 8: Statement of Financial Activities prior year

	Unrestricted Funds	Restricted Funds	Total
	2024 £	2024 £	2024 £
Income from:			
Donations and legacies	178,295	221,035	399,330
Other income	3,235	-	3,235
Total income	181,530	221,035	402,565
Expenditure on:			
Raising funds	94,837	-	94,837
Charitable activities	73,783	233,790	307,573
Total expenditure	168,620	233,790	402,410
Net income /expenditure	12,910	(12,755)	155
Net movement in funds	12,910	(12,755)	155
Transfers between funds	(19,533)	19,533	-
Total funds brought forward	47,385	104,340	151,725
Total funds carried forwards	40,762	111,118	151,880

NOTES TO THE FINANCIAL STATEMENTS

Note 9: Balance sheet prior year

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Current Assets			
Debtors	8,260	10,944	19,204
Cash at bank and in hand	47,067	100,174	147,241
Current Liabilities			
Creditors amounts falling due within 12 months	14,565	-	14,565
Net Current Assets	40,762	111,118	151,880
Net Assets	40,762	111,118	151,880
Funds			
Unrestricted funds			40,762
Restricted funds			111,118
Total funds			151,880