Ripple Africa is a UK registered charity (1103256 and SC043082) focused on conservation, education and healthcare in northern Malawi, Africa. Founded in 2003, our mission is:

- To preserve and sustainably develop the environment
- To create opportunities for local communities
- To improve the standard of education and healthcare near our base in Nkhata Bay District

Ripple Africa’s ethos is “providing a hand UP and not a hand out,” and we work by finding simple solutions to locally identified problems. We are the catalyst helping Malawians to sustainably manage their natural resources community by community.
THE TEAM

In the UK, co-founders, Geoff and Liz Furber (right), have continued to work for the Charity for no pay. Pam Haigh, the UK General Manager reduced her working time to four days a week in December 2019, Nikki Luxford is full time volunteer and Project Coordinator and Claire Battersby is part time Administrator.

In Malawi, our Country Director is Force Ngwira. At the end of the year, 138 Malawian staff were employed by Ripple Africa, and about 8,000 local people worked with us on a voluntary basis on our environmental projects.
VOLUNTEERS

We had nine volunteers between June and December. A further nine were scheduled to arrive before the end of May 2020 but were postponed due to the coronavirus pandemic. Four of them were in Malawi as the lockdown began in the UK and had to arrange to be on the last flights leaving Malawi. Whilst they hadn't started their volunteer placements and were independently travelling in Malawi beforehand, we advised and liaised with the four volunteers ensuring they arrived back home safely. Sadly though, this has meant that our communities have missed out on the skills of four doctors, two physios, a nurse, a teacher and an international development student.

VISITORS

During June to December 2019 we welcomed 23 visitors including two families. One family was a return visit and we love showing people the development and changes within the projects. We welcomed Silva and Persia from Art Play London who ran a week of workshops at the preschools and teacher training. We had visits from other organisations and charities working in Malawi as well as Mphatso, a representative at Jolly Phonics who was carrying out an evaluation on the project trial. Again, visits planned for 2020 were cancelled due to the pandemic.
SCHOOL AND UNIVERSITY VISITS

In June 2019 we welcomed the Project Malawi team from Manchester University Computer Science Department for their third visit. The group of 14 provided computer science and digital literacy classes to 500 Form One to Form Three students at Kapanda and two other secondary schools. They also carried out primary school offline activities at the various primary schools we support. These were a huge hit with the students who enjoyed outdoor activities learned how computers work and were able to try out programming a robot.

CELEBRATING 10 YEARS

Celebrating 10 years of visits from Aldenham School, the July 2019 trip was another success. A group of 20 Year 12 students and four teachers arrived for 12 days of activities, all designed to give the pupils an insight into our work and how projects benefit the community. To mark the anniversary, we hosted a celebration afternoon with pupils from pre-schools and primary schools.
We have 7,983 community members voluntarily working on our environmental projects.

In the Districts where we are working, almost one million people are experiencing an improved quality of life due to our projects.
FISH CONSERVATION

THERE IS STILL ENTHUSIASM FROM THE DEPARTMENT OF FISHERIES TO SEE OUR APPROACH INTRODUCED IN ALL DISTRICTS ALONG LAKE MALAWI’S SHORELINE.

Despite being unsuccessful in our bid to be a delivery partner in the USAID funded REFRESH project, we will cooperate with the successful bidders to ensure consistency of approach where we can. Fish for Tomorrow continues to support fishing communities in Nkhata Bay, Nkhotakota and parts of Salima District.

- We are now working along 300 kilometres of lakeshore.
- We have established 246 Fish Conservation Committees of 10 members each, directly working with almost 2,500 people, 30% of whom are women.
- We have established and protect 55 large fish breeding areas.
- Fish Conservation Committees helped Ripple Africa staff to spread information about Covid-19 and the importance of handwashing and social distancing to the communities in which they live and work.
In **Nkhotakota District**, Fish for Tomorrow is partly funded by The Darwin Initiative until April 2021. The number of fully trained and active FCCs that we now have in place in the district is 63 and we are protecting 12 large breeding areas here, including Chia Lagoon, one of the largest Chambo breeding areas in Malawi. Our team are continuing to work with the conservation committees in the district to help them carry out their activities, to audit the condition of the breeding areas and to carry out monitoring on fish catches and income generated to measure the impact of the project.

In **Salima District**, we have been funded by the International Conservation Fund of Canada to extend the reach of the project into part of the district. We have identified nine key fish breeding areas, where fishing is now prohibited to enable the baby fish to grow and have helped the communities to set up 41 Beach Village Committees (BVCs), each consisting of ten volunteers from the community. We have been unable to get district bylaws signed yet as we do not have a confirmed income for the future but locally agreed bylaws are in place. We recently received a donation of new motorcycles which has helped greatly with transport.

**OVER 700 WOMEN ARE MEMBERS OF OUR FISH CONSERVATION COMMITTEES**
Forest Conservation

The project was introduced in 2007 and we are currently helping local people to protect 130 sq kms in Kandoli, 60 sq kms in Choma and approximately 150 sq kms in Nkhata Bay South Hills.

We now have 179 Forest Conservation Committees of 10 members each in place in these three areas.

We have reduced the support that we are giving in Kandoli in order to focus more on supporting the Forestry Department to confiscate charcoal being illegally sold along the main Nkhata Bay to Mzuzu road. However, a smaller number of Forest Conservation Committees are continuing to work here to conserve the forested areas without the need for ongoing support from us, demonstrating their commitment to the project and ensuring its long term sustainability.

45,000 KG OF CHARCOAL CONFISCATED
Forest Conservation in the Choma Hill area is still going well, despite the reduction in Forest Guards due to budgetary cuts in the Mzimba District Forestry Department. We now have 63 Forest Conservation Committees set up here. However, the committees had to restrict their charcoal confiscation activities following the failed election in May 2019 as there was reduced support from the police and rioting led to safety concerns. Despite that, a total of 914 bags of charcoal and 170 bicycles have been confiscated. This equates to over 45,000kg of charcoal.

The south area of Nkhata Bay District is still developing under John (Skip) Banda, and we now have 55 Conservation Committees working here. The distances involved in supporting conservation in this extremely large forested area are very large and our staff have to travel long distances over very poor roads to reach the remote villages.
SINCE 2004, WE HAVE PLANTED OVER 15 MILLION TREES AND THIS YEAR, WE HAVE HELPED FARMERS, COMMUNITY GROUPS, SCHOOLS AND HOUSEHOLDS TO PLANT OVER THREE MILLION TREES IN MZIMBA DISTRICT.

Of these, 2.9 million were successfully planted out in March and are now being cared for by the beneficiaries under the supervision of our team here.

Our biggest success is with commercial farmers who have a financial interest in ensuring that the trees grow successfully and those who are now experienced at germinating, planting out and caring for their trees are helping our staff to train their fellow farmers to help us expand the project further.

2.9 MILLION TREES SUCCESSFULLY PLANTED

During the year, we made the decision to stop the tree planting project in Nkhotakota District as we found that the trees are not doing as well here when planted out.

In Mzimba District, we are helping farmers to grow commercially important trees such as pine and eucalyptus which grow quickly and can be sold for firewood and building timber. However, these do not grow as well in Nkhotakota because of lower rainfall and poor soil quality. We therefore decided to concentrate on growing pine and eucalyptus in Mzimba and Nkhata Bay District where we know that the farmers will have more incentive to care for them once they are planted out.
WE CONTINUE TO SUPPORT THE PROJECTS IN NKHATA BAY AND MZIMBA DISTRICTS TO ENSURE THAT THE HOUSEHOLDERS ARE USING THEIR CHANGU CHANGU MOTOS AND TO ENABLE US TO EARN CARBON CREDITS FROM THEIR USE.

This year we were fortunate to have been selected by Dining for Women as a recipient of a three year continuation grant which will enable us to help a further 6,000 households to build Changu Changu Moto cookstoves. 3,000 in Mzimba District, starting with our tree planters who are keen to get involved in the project and a further 3,000 in the Dwambazi area of Nkhotakota District.

Carbon credits are available for sale, and Sigma Global are working closely with us to ensure that we find purchasers.

4,639 NEW FAMILIES HAVE BENEFITED FROM OUR FUEL-EFFICIENT COOKSTOVE
EXISTING FARMERS HAVE CONTINUED GROWING ORANGE FLESHED SWEET POTATOES AND WE HAVE RECEIVED FUNDING FROM DONORS IN THE US TO ENABLE US TO EXPAND THE PROJECT FURTHER AND INCREASE THE NUMBER OF FARMERS WITH WHOM WE ARE WORKING.

We have delivered vines to an additional 497 farmers in Nkhata Bay District, 55% of whom were women. All had grown sweet potatoes before and have now been given 100 vines each of three different orange fleshed sweet potato varieties. These are the varieties that proved most successful in our trial for the climate and soil conditions here. District Agricultural Extension workers here are helping us support the farmers and monitor yields.

497 MORE FARMERS GROWING IMPROVED SWEET POTATOES

PLASTIC WASTE

WE ARE STILL WORKING WITH COMMUNITIES IN KACHERE, MATETE AND KANDE TO FIND WAYS THAT THEY CAN REDUCE PLASTIC WASTE.

In September, Ripple Africa staff worked alongside these communities to carry out beach clean ups at the Lake of Stars music festival held at Kachere. Malawi’s recent ban on the production and use of the blue plastic bags will help reduce plastic waste once stocks are used up but the lack of recycling facilities is an ongoing problem.
FUTURE PLANS FOR OUR ENVIRONMENTAL PROJECTS

• We will continue to seek funds to enable us to continue to support fishing communities to protect fish stocks in Nkhata Bay, Nhotakota and Salima Districts.

• We will continue to support our Forest Conservation Committees to protect trees in the areas in which they work.

• Next year we plan to plant over two million trees in the areas around Mzuzu.

• We will continue to support householders who have installed the Changu Changu Moto, help further households to build these, and will undertake kitchen performance tests annually for the carbon credit scheme.

• We will continue to increase the stocks of orange fleshed sweet potatoes in our area.

• We will continue to help communities in our area to reduce the use of single use plastics.
EDUCATION PROJECTS

We are directly supporting 8,253 children and adults through our education projects.

DIRECT BENEFICIARIES

800 3,837 554 3,062

Pre-school Children  Primary Students  Secondary and University Students  Adult Education and Library
PRE-SCHOOLS

WE CONTINUE TO RUN OUR EIGHT PRE-SCHOOLS LOCALLY IN THE VILLAGES OF CHIOMBA, CHITUNGULU, KACHERE, KATENTHERE, MATETE (WHICH HAS TWO PRESCHOOLS, MATETE 1 AND MATETE 2), MAZEMBE, AND MWAYA.

We carried out repairs and maintenance at several preschools - Chitungulu, Chiomba, Matete 1, Mwaya and Mazembe. Works included repairing cracks in the floor and walls, repainting, drainage repairs, termite treatment and putting up shelves in one of the storage cupboards. We had to do some additional work at Chitungulu Pre-School as the timbers for the roof needed replacing due to termites, but the new timbers have been treated and a new roof is now on the pre-school.
Our Disability and Rehabilitation Coordinator has also been working with the preschool staff to help them adapt their sessions in order to fully involve children with a disability into pre-school life.

Sadly Covid-19 has meant that we had to close the preschools in March 2020 as all schools in Malawi were closed following instructions from the Government of Malawi. The staff have continued to be paid during this period.

We were delighted that all 27 teachers and our Pre-school Coordinator Charles Domingo were recently involved in a Rainbow Play training event, Early Childhood Development Learning with Limited Resources, which included a four day away workshop followed up by a two-day refresher at their pre-schools.

During the follow-up training, all of the pre-school teachers met at our training centre for a refresher before the trainers visited each pre-school to see how the teachers were putting the training in action and gave additional guidance and support.
PRIMARY EDUCATION

More new desks have been provided to several of the schools that we support enabling children to learn in better classroom conditions. We have also installed solar lights into four of the standard 8 classrooms so that the children are able to have light when they are in their evening exam revision classes.

720 pupils now learn at desks and more than 150 students can study at night for their exams.
We have constructed menstrual toilets at Mwaya, Kachere, Matete and Mazembe Primary Schools to provide girls with a private space during their periods so that they don’t have to miss school. More than 1,500 female students will benefit from using these.

We have continued to fund four trainee teachers as the schools value their experience and abilities.

One would like to train to become a full time teacher but the other three are content to stay as trainee teachers as the schools at which they work struggle to attract good government teachers and they feel that they are playing a valuable role in educating the children who attend. The staff have continued to be paid during the Covid-19 school shutdown.

Teachers are continuing to use the Jolly Phonics literacy scheme in Mwaya and Mazembe and the trial has been assessed by the Jolly Phonics team.
SECONDARY EDUCATION

A CHANGE OF HEAD TEACHER AND SEVERAL OF THE TEACHING STAFF HAS TAKEN PLACE AT KAPANDA COMMUNITY DAY SECONDARY SCHOOL DURING THE LAST ACADEMIC YEAR.

We have helped the school to carry out repainting of some of the classrooms and have provided timber for desks and shelving to help the school convert one of the existing rooms into a library for the school.

550 STUDENTS BENEFITING FROM IMPROVEMENTS AT KAPANDA

SCHOLARSHIP SCHEME

We are continuing to fund students at Kapanda School who are in Forms 3 and 4 and have helped 50 students this academic year. We also support a smaller number of children at Government Secondary boarding schools which are very much more expensive. We have found it difficult to fund the programme and these Form 3 and Form 4 students will be the last ones to be sponsored by Ripple Africa. We are not yet sure whether the school closures due to Covid-19 will mean any extension of the school year.
UNIVERSITY EDUCATION

The costs of university education has increased yet again during the last year and we have been forced to seek additional funding to enable the four remaining sponsored students to complete their courses. The Covid-19 situation has closed the universities since March 2020.

ADULT LITERACY

WE RAN ADULT LITERACY CLASSES FOR A NUMBER OF YEARS AT THE LIBRARY BUT HAVE NOW MOVED MORE TOWARDS SUPPORTING PEOPLE ATTENDING OPEN SCHOOL AT KAPANDA WITH HELP WITH THEIR COURSEWORK

Open School is run by the teachers each afternoon after the normal school day has finished and offers the opportunity for people who were not fortunate enough to be selected for a secondary school place to gain a secondary education and the crucial exam results needed to get a good job. As the number of hours that Open School operates is less than the normal school day, many of these students struggle and attend extra lessons in the mornings, which are run by the library team to keep up with their coursework.

25 STUDENTS SUPPORTED WITH THEIR SECONDARY EDUCATION
COMMUNITY LIBRARY

THE LIBRARY CONTINUES TO BE RUN BY BURTON AND HIS ASSISTANTS JOHN AND VITU.

During 2019, they recorded 3,037 borrowers visiting the library and 4,630 readers. This is slightly less than in 2018 but although less people visited, more books were borrowed. They lent out 4,631 books, an increase of 94 books being borrowed compared to 2018. The library team has also welcomed 125 new members.

Since the introduction of school trips by Kapanda Secondary School students in late 2018, there continue to be regular visits to the library by these students. Textbooks make up 67% of all books borrowed. More primary school students are visiting since the introduction of Children’s Corner. They are not just coming on the Saturday morning but throughout the week too.

67% OF ALL BOOKS BORROWED ARE SCHOOL TEXTBOOKS

Children’s Corner encourages youngsters from the community to come and read. They love looking at the pictures and discussing the story unfolding on the page, whilst a few are really starting to embrace reading books on their own. Run by Honess and Rebecca, we are hoping this project expands as more and more children want to learn to read.

Susan Dalgety, a Scottish journalist, visited the library in November and was so impressed that she wrote an article about it in The Scotsman and one of her readers has subsequently donated a number of books by African authors requested by the Head Librarian.
FUTURE PLANS FOR OUR EDUCATION PROJECTS

• We will continue to run our eight pre-schools.

• We will continue to improve primary school buildings when funds permit.

• Due to difficulties in securing long term funding, we will continue to reduce the number of trainee teachers that we employ at primary schools but will work with the Primary Education Advisor and headteachers to help them find ways to increase their teaching staff.

• We will continue to support only those students currently being sponsored at secondary school and university and will not take on any more students.

• We will continue to support the Library, particularly with the purchase of more school textbooks and children’s books.
HEALTHCARE PROJECTS

We are directly working with and have reached 622,120 through our healthcare projects.

DIRECT BENEFICIARIES

120
Disability and Rehabilitation clients

22,000
Family Planning and Sexual Health reach

600,000
Coronavirus Awareness Campaign
We have funded operations and equipment for a number of clients, and group sessions are proving. Matilda continued to work closely with volunteer physiotherapists and nurses to provide community support but left on maternity leave in December 2019. Covid-19 has reduced the support that we are able to give families and we have cancelled group sessions because of social distancing requirements but Matilda is continuing to carry out home visits where these are necessary and is helping to spread information on how to protect against Covid-19 to these vulnerable families.

120 CHILDREN AND THEIR FAMILIES RECEIVE VITAL SUPPORT
FAMILY PLANNING AND SEXUAL HEALTH

OVER THE YEAR, KHUMBO AND WATSON HAVE BEEN WORKING WITH 24 COUPLES AND HAVE REACHED AROUND 500 PEOPLE THROUGH SPORTING AND GAMES EVENTS THAT THEY ORGANISE.

They also run awareness campaigns on market days reaching more than 200 people each time and meet couples at Under Five clinics and church groups. They are delivering messages about the impact of family size on resources and finances and contraception but are also encouraging better communication between partners and shared household responsibilities to improve family relationships.

Khumbo and Watson have also continued to run and support Life Skills lessons with pupils in Standard Five to Eight at primary schools and with all year groups at secondary level. In 2019 they worked with 1,048 students. From initially starting as an opportunity to gather information about the students’ knowledge of sexual health and family planning, the sessions now also include topics on peer pressure, drug and substance abuse, HIV, aids and antiretroviral drugs as well as gender, sexuality and child abuse – all of which appear in the Life Skills course.

22,000 PEOPLE ACCESSING INFORMATION
COVID-19 AWARENESS CAMPAIGN

WE RAN A CORONAVIRUS AWARENESS CAMPAIGN TO SUPPORT THE GOVERNMENT OF MALAWI'S ACTIVITIES.

We extended messages on Covid-19 and on how families could protect themselves from the disease. Ripple Africa secured funding to:

- Print 30,000 leaflets which were used by 270 Conservation Committees, health centres and Ripple Africa staff to make 600,000 people aware of how to protect themselves and their families against Covid 19 through socially distanced community meetings
- Run a 10 Day public address campaign in Nkhata Bay District
- Run a 10 Day public address campaign in Nkhotakota District
- Distribute 200 buckets with taps and soap to health centres and community meeting places such as markets and beach landing sites
- Repair 190 non functioning boreholes in Nkhata Bay District and 50 in Nkhotakota District working in partnership with the District Councils.

600,000 REACHED THROUGH OUR CORONAVIRUS AWARENESS CAMPAIGN
FUTURE PLANS FOR OUR HEALTHCARE PROJECTS

- We will continue to support existing Disability and Rehabilitation clients and strengthen links with other healthcare providers.

- We will seek additional funding for this project to enable us to help more clients.

- We will assist with Healthcare building projects if funds allow.

- We plan to expand the Family Planning and Sexual Health project, given sufficient funding.

- We will run additional awareness campaigns, repair further boreholes and distribute masks to support Malawi's efforts to combat Covid-19.

- We will assist Mwaya Dispensary if funding allows.
## Accounts

### SEE OUR FINANCIAL SUMMARY OF OUR ACCOUNTS

Accounts Extract
Statement of Financial Activities (Incorporating an Income and Expenditure Account)
For the year ended 31 May 2020

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds 2020</th>
<th>Restricted Funds 2020</th>
<th>Total 2020</th>
<th>Total 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming Resources</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Voluntary income</td>
<td>103,771</td>
<td>688,152</td>
<td>791,923</td>
<td>810,380</td>
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<tr>
<td>Investment Income</td>
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<td>0</td>
<td>391</td>
<td>217</td>
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<tr>
<td><strong>Total Incoming Resources</strong></td>
<td>104,162</td>
<td>688,152</td>
<td>792,314</td>
<td>810,610</td>
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<tr>
<td><strong>Resources Expended</strong></td>
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<tr>
<td>Costs of generated funds</td>
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<tr>
<td>Raising funds</td>
<td>-55,819</td>
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<td>-55,819</td>
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<td>Charitable activities</td>
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<td>-616,987</td>
<td>-727,775</td>
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<td><strong>Total resources expended</strong></td>
<td>-166,607</td>
<td>-616,987</td>
<td>-793,594</td>
<td>-804,323</td>
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<td>Net income (expenditure)</td>
<td>-62,445</td>
<td>71,185</td>
<td>8,720</td>
<td>6,287</td>
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**Reconciliation of funds**

<table>
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<tr>
<th></th>
<th>Unrestricted Funds 2020</th>
<th>Restricted Funds 2020</th>
<th>Total 2020</th>
<th>Total 2019</th>
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<td>Total funds brought forward</td>
<td>136,356</td>
<td>65,449</td>
<td>201,805</td>
<td>195,518</td>
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<td><strong>Total funds carried forward</strong></td>
<td>73,911</td>
<td>136,614</td>
<td>210,525</td>
<td>201,805</td>
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The statement of financial activities incorporate income and expenditure. The results for the year derive from continuing activities and there are gains and losses other than those above.

### Balance Sheet

As at 31 May 2020

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Assets</td>
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<tr>
<td>Tangible Assets</td>
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<td>129,398</td>
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<td>Current Assets</td>
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<td></td>
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<tr>
<td>Debtors</td>
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<td>18,044</td>
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<td>Cash at bank and in hand</td>
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<td>159,781</td>
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<td></td>
<td>169,016</td>
<td>127,825</td>
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<tr>
<td>Creditor: Amounts falling due within one year</td>
<td>-41,322</td>
<td>-55,418</td>
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<tr>
<td>Creditor: Bounceback Loan</td>
<td>-50,000</td>
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<td><strong>Net Current Assets</strong></td>
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<td>72,407</td>
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<td><strong>Net Assets</strong></td>
<td>210,525</td>
<td>201,805</td>
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Analysis of current assets and liabilities between funds

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Restricted Funds</th>
<th>Total Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>General £</td>
<td>Designated £</td>
<td>£</td>
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<tr>
<td>Current assets</td>
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<td>115,837</td>
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<tr>
<td>Current liabilities</td>
<td>-18,384</td>
<td>-</td>
<td>-73,538</td>
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<tr>
<td>Total net assets</td>
<td>34,805</td>
<td>-</td>
<td>42,299</td>
</tr>
</tbody>
</table>

Signed on behalf of the board by:

Toby Milton
Chairman