



Annual **Report**

**Transforming Livelihoods
For A Sustainable Future**

Mar - Dec
2025



Creating Endless Possibilities For everyone To Thrive

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Foreword



JULIUS NG'OMA
(BOARD CHAIRPERSON.)

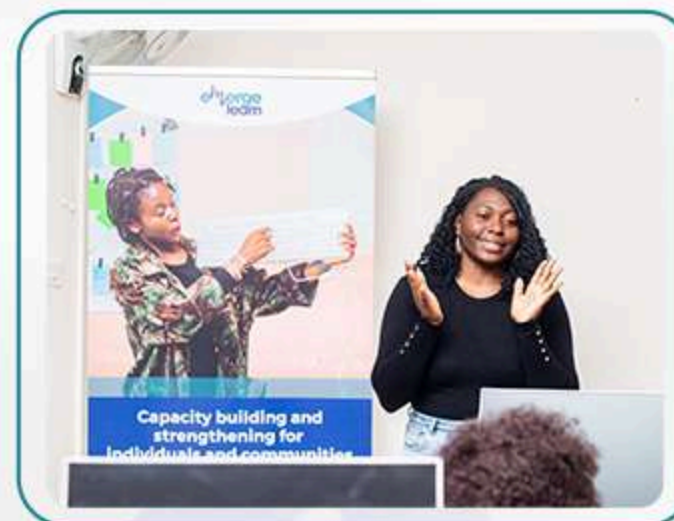
GREETINGS,

On behalf of the Board of Directors, it is my pleasure to present the 2025 Annual Report of Emerge Livelihoods. This report highlights a year of meaningful progress in advancing sustainable livelihoods through entrepreneurship, innovation and community development.

The Board has remained committed to providing strategic oversight, strengthening governance and ensuring accountability in all aspects of the organisation's work.

In 2025, Emerge Livelihoods expanded its impact through collaborative partnerships, innovative programs, promoting accountability and ensuring that the organisation continues to operate with the highest standards of governance and transparency. These achievements reflect the dedication of our management, staff, partners and the communities whose collective efforts continue to transform lives and create meaningful opportunities.

As we look to the future, the Board remains committed to supporting sustainable growth, transformative livelihoods and greater impact. We thank all our stakeholders for their continued trust and partnership as we work together to create endless possibilities for communities across Malawi and beyond.



WANGIWE JOANNA KAMBUZI
(FOUNDER AND MANAGING DIRECTOR.)

DEAR FRIENDS,

Experiencing 2025 was heartwarming with a growing community and scaling pathways for individuals and communities to transition into sustainable livelihoods enhancing their self reliance.

19 emerging youth leaders walked into a professional and community development journey and transitioned out with confidence and urgency committed towards amplifying communities and over 1,881 young men and women with sustainable entrepreneurship skills, digital tools and resources unlocking their leadership and entrepreneurial potential.

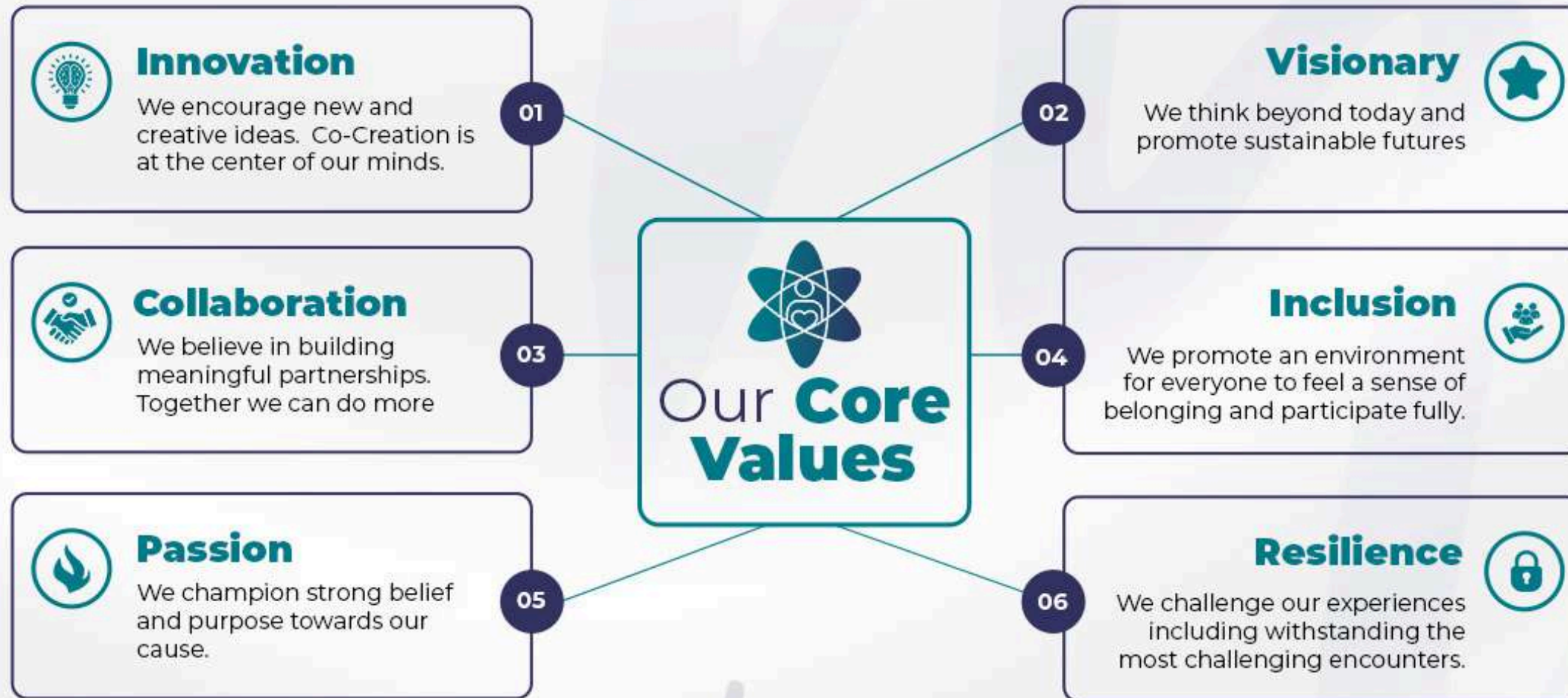
“Great leaders find ways to connect with their people and help them fulfil their potential in many ways.

There is a lot doing business can do to transform individuals and communities – from powering a community, one household at a time – stories like Joyce, Symeda and Hastings from Ungweru Solar and Electrical services inspire a lot of what Emerge Livelihoods believes in – to rise above status quo. Or driving climate smart irrigation solutions for small scale farmers like Prisca Chifisi – who spends most of her time building systems that enhance productivity for Malawian smallholder farmers.

“The future belongs to those who believe in the beauty of their dreams but even better those that take action and access the support needed to bring small business ideas to life.

One year post rebrand – Emerge Livelihoods remains committed towards creating endless possibilities for people and communities to thrive. Through our ecosystem and holistic approach, our partners including governments, development partners, corporate and philanthropic institutions, local and international organisations contributed in many ways towards transforming livelihoods for a sustainable future for 5,527 community members. Thank you and to enabling a thriving ecosystem together!

By addressing the underlying causes of poverty in Africa, Emerge Livelihoods enables individuals and communities in Malawi and beyond to become leaders and entrepreneurs, creating sustainable livelihoods, protecting the surrounding environment, and powering a thriving future for themselves and their households.



Our Mission

Foster social economic growth for communities through transformative solutions leveraging technology and innovation, promoting inclusivity and collaboration.



Our Vision

A thriving ecosystem that amplifies self-reliance of individuals and communities across Malawi and beyond.

Progress **In** **Numbers**



Emerge Voices



Enock Mtamballka
(*Emerge4Biz*)

Through **emerge4biz**, I have gained valuable knowledge that has helped me improve how I run my electrical and renewable energy business. I have learned how to better plan projects, manage business finances, and communicate effectively with customers.

Before the youth leadership program I had limited confidence, lack of essential skills such as communication, teamwork and decision-making, limited or lower awareness, minimal experience. I had few opportunities to practice leadership in real-world settings and lower self-efficacy.

But after completing the youth leadership program I have increased confidence, enhanced skills, improved communication, teamwork, problem-solving, and organizational skills, greater awareness, empowerment and motivation, network building and clearer goals.



Wighane Mwalweni
(*Emerge Learn*)



Georgina Ndelemanl
(*She Emerge*)

I learned to live an independent, self-reliant life, how to save money in the bank, how to promote a business through social media, how to understand customers' preferences and problems, how to give guidance to others who have no training, how to manage finances such as tracking money coming in and going out and how to keep my business records through the computer

Our **Flagship Programs**



emerge4biz

emerge
learn

emerge
hub

*S*h**e**merge

Our **Subsidiaries**



emergeventures

emergefund



Success **At A Glance**

Emerge4Biz - Sustainable Entrepreneurship and Livelihoods Development, a flagship program under Emerge Livelihoods, is designed to foster individuals including children (6-17 years), youth (18-35 years), women, people with disabilities and communities including women and youth networks, refugee communities and community associations (i.e., cooperatives and village loans and associations), to create and maintain sustainable enterprises and livelihoods.

The Emerge4Biz - Sustainable Entrepreneurship and Livelihoods Development Program focuses on integrating environmental, social, and economic considerations into entrepreneurial ventures, fostering long-term resilience and positive impact across Malawi and beyond.



Championing environmental conservation through waste management

Chifuno Changa Green Initiative is a social enterprise focused on sustainable waste management and environmental conservation. We produce eco-friendly charcoal briquettes from agricultural waste while also creating livelihood opportunities for women and promoting eco-tourism experiences and sustainable products such as tailored bags.

In addition to briquette production, the enterprise supports livelihood activities for women through involvement in production processes and the creation of other sustainable products, including tailored bags. The initiative also integrates eco-tourism experiences to promote environmental awareness and generate additional income streams.

Chifuno attributed growth in her business through capacity building and practical tools that supported business structuring and planning. The mentorship component contributed to improved decision-making, while the peer learning environment created opportunities for sharing experiences and learning from other entrepreneurs.

”

My journey through the ESEA Program has been both transformative and empowering. The program has provided structured learning, mentorship, and a supportive network that has helped me refine my business model and think more strategically about growth and impact.





Powering a Community, One Household at a Time

Based in Engutwini, Mzimba, Ugweru Solar and Electrical Services is led by Joyce Nyanjagha, Symeda Botha, and Hastings Kumwenda, a team driven by a shared vision of building sustainable livelihoods through technical expertise and entrepreneurship.

Through participation in the incubation business training program, the team gained knowledge in entrepreneurship and business management. The training provided practical insights into how to effectively operate and sustain a business, equipping them with skills that have since played a critical role in expanding their services within the community.

At the final pitch session, the team was awarded a seed grant to financially sustain their enterprise. This funding enabled them to invest in essential electrical tools, including a set of screwdrivers, a multimeter and other key equipment required for professional electrical and solar installation work. Recognizing the importance of safety, they also procured Personal Protective Equipment (PPE)

Beyond technical growth, the entrepreneurship training strengthened their ability to engage with customers effectively by enhancing trust,

professionalism and service quality. Looking ahead, the team remains committed to growing their business, expanding their impact and contributing to improved access to reliable electrical services in their community by demonstrating how skills development and targeted support can translate into meaningful, lasting change.

The Big Three were under the Green Jobs for Adolescents and Youth - GJ4AY project implemented in a consortium, involving six strategic partners, namely CRECCOM, Mzuzu University, TEVETA, Emerge Livelihoods, Save the Children International, and ADRA Malawi with funding from Save the Children Italy.

Driving Climate-Smart Irrigation Solutions for Small-Scale Farmers

Prisca Chifisi, a farmer from Malawi, identified key challenges affecting irrigation practices among small-scale farmers. Most farmers rely on manual methods such as watering cans and buckets, which require significant physical effort and do not allow for accurate control of water use.

This often results in inefficient irrigation and affects crop performance. The burden of manual irrigation is largely carried by women, while limited access to water further reduces productivity and affects household food security. In response to these challenges, Prisca through the Chain Tech Hub Innovations, developed an automated drip irrigation system aimed at improving water management and reducing labor demands.

The system uses sensors and solar-powered pumps to deliver water directly to plant roots. This approach allows for controlled water application, reduces water loss, and supports improved crop growth. It also reduces the time and effort required for irrigation, particularly for women farmers. During this period, Prisca faced challenges including limited access to funding and technical expertise.

Despite these constraints, she has continued to develop and improve the system through ongoing learning and practical application.

Through support from Emerge Livelihoods under the Zantchito project, Prisca has accessed entrepreneurship training, business incubation, mentorship, and financial support for prototype development. She has also participated in networking opportunities with other entrepreneurs and innovators.

This support has contributed to strengthening her business model, improving her technical approach, and expanding her capacity to address challenges within her community. It has also enabled her to explore additional business opportunities informed by the training received.





Emerge Learn - Leadership development, education and training program strategically aims at coordinating capacity development interventions for individuals and communities through leadership development, education and training towards advancing digital inclusion, employability, digital innovations and entrepreneurship.

Emerge Learn adopts a holistic human capital development approach comprising of leadership development and talent matching, technical and vocational skills development, online learning and environmental and sustainability education for individuals and communities across Malawi and beyond



Success **At A Glance**

2,130+ Total Individuals Reached	1,703 Digital Business Graduates (203 above target, 13.5%)	19 Youth Leaders Deployed (4 districts, 8 months community service)	230+ Enterprises Supported (coached and mentored)
1,357 Total Females Reached (63.5% gender representation)	780 Total Male Reached (36.5% of total participants)	45 PWDs Included (26 female, 19 male)	581 Applications Received (Youth Leadership Programme)
66 Mentors & Coaches Engaged (41 mentors, 25 business coaches)	04+ Global Forums Participation (AfriLabs, ICTAM, UNGA)	05 Community Hubs Active (Nkhatabay, Mzimba, Kasungu)	1,590 Community Members Accessing Services (at community hubs)

Emerging in Youth Leadership and Community Service

Madalitso Jiya joined the Youth Leadership Program to strengthen her leadership skills and gain practical experience in community engagement. During the program, she supported the mobilization of community members, facilitated DBT trainings and provided guidance to individuals on business ideas and operations.

Through consistent engagement, community members began to seek her support on business-related matters. This increased her interaction with different groups and enabled her to build working relationships within the community. As a result, she supported individuals to improve how they plan and manage their businesses.

As part of her participation, Madalitso attended a webinar organized by WUSC Malawi in commemoration of the International Day of the Girl Child 2025, where she shared her experience of starting a business, the challenges faced, and how she addressed them. This opportunity allowed her to contribute to discussions on youth entrepreneurship and encouraged other

Before joining the program, Madalitso experienced challenges with self-confidence particularly when speaking in front of groups that included older individuals. She also had concerns about working in a new cultural environment. She addressed this by choosing to engage with people respectfully and with an open approach.

This approach helped her build mutual respect with community members and contributed to a supportive working environment. It also enabled effective implementation of activities and strengthened her ability to work across different cultural settings.



Expanding Digital Skills and Innovation for Community Development

Emerge Livelihoods implemented the AI and Data Science Bootcamp under its Emerge Learn initiative to strengthen digital skills among young people and promote the use of technology in addressing community challenges. The program targeted young people from different communities in Mzuzu, including Chiputula, Mchengautuwa, and Masasa. A total of 20 young men and women participated in a 3 day bootcamp with extensive training, practical skills and implementation phase with peer learning and practical application of knowledge.

The bootcamp focused on building foundational knowledge in Artificial Intelligence and Data Science. Participants were introduced to key concepts, including the AI ecosystem, data science processes and the use of data in program design and decision-making. As part of the training, participants engaged in practical learning sessions, including Python programming and application of data analysis techniques. Using a case study on tuberculosis, participants worked through identifying a problem, designing a data collection approach, analyzing data using linear regression and interpreting findings to inform solutions.

Following the training, participants took part in a community outreach session at the Innovation Research & Training Centre (INNORET) in Mzuzu. During this session, they shared knowledge gained from the bootcamp with an additional 20 young people from the community.

The outreach created an opportunity for peer-to-peer learning where trained participants facilitated group discussions, shared their experiences and introduced others to AI and Data Science concepts. This approach supported knowledge transfer beyond the initial training group.





The She Emerge initiatives amplifies girls and women voices through mainstreaming gender inclusion across all Emerge Livelihoods interventions and increasing women's participation in economic activities reducing gender disparities in diverse socio-economic indicators.

3317

Females
Reached

48

Children accessed
Child Support

21

Caregivers
engaged





Emerge Livelihoods, in order to foster collaboration and project implementation, partnered with various organisations at district-level as community hubs in Nkhata-Bay, Mzimba and Kasungu to serve as central points for youth development and community engagement. In Nkhata-Bay, the organisation partnered with CARMA at Nkhata-Bay Boma and YETOD at Chintheche; in Kasungu, the organisation partnered with Good Health Organisation and Youth Empowerment Organisation while in Mzimba, the partnership aligned with Towvirane.

These Community Hubs are designed to provide dedicated spaces for conducting comprehensive digital business training programs for young people within the districts. They serve as key platforms for mentoring and coaching youth leaders in the Youth Leadership Program, ensuring participants receive ongoing guidance and support in developing their leadership and entrepreneurial capacities. Beyond training, the hubs function as critical entry points for community mobilisation, fostering strong engagement with local youth and other stakeholders.

05

Community Impact
Hubs established

07

Partners Trained

03

Districts reached



Emerge Fund, a for-profit subsidiary under Emerge Livelihoods focused on amplifying micro, small and medium enterprises (MSMEs) to attain their highest potential transitioning from early stage to high growth.

With a growing demand for tailor-made solutions in financing, Emerge Fund is not just an investment partner rather an accountability partner for MSMEs to track their milestones and adapt to diverse challenges encountered including climate shocks.

Emerge Fund Provides:

- Credit / Debt Financing
- Advisory Support
- Fund Management

30

New Clients

30

Loans disbursed

\$63.2k

In Loans

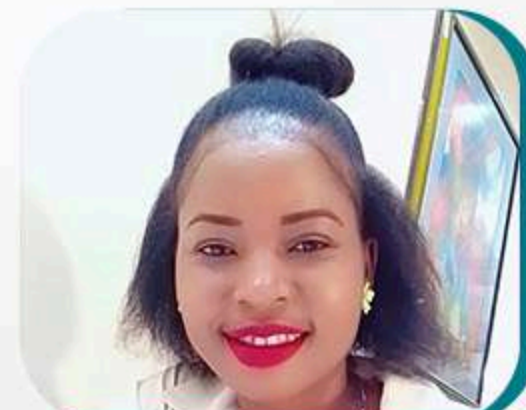
Emerge Fund Clintelle



Mafumu Nkhoma

Mafumu Nkhoma operates a clean energy enterprise that improves access to efficient cooking solutions for households. By sourcing and distributing low-energy charcoal burners from Lilongwe to markets in Mzuzu and Karonga, the business reduces household fuel consumption and expenditure. The loan contributed to purchasing 100 more low-energy charcoal burners and expanded the business to Karonga thereby increasing household that they current serve as clients.

Specklah Newa runs an agro-processing business that strengthens local food systems through value addition of sweet potato, cassava, and plantains. Her products, distributed in Mzuzu and other districts, improve access to nutritious food options for both children and the elderly. The loan has enabled an increase in production and diversification of other crops to the Specks Brand. This has resulted in increased income and return on the investment made in the business.



Specklah Newa



William Mphepo

William Mphepo manages a poultry enterprise that supports livelihood diversification and local agricultural productivity. Through breeding hybrid chickens such as Mikolongwe and Kuroiler, he supplies fertilized eggs and chicks to farmers. The loan has supported the business in the value addition of poultry manure. After successfully returning the 1st loan, Mphepo has accessed another higher loan that is currently invested in sustainable farming practices.

30

Events hosted
in Lilongwe
and Mzuzu



446

Participants
reached

Events @ Emerge

Emerge Livelihoods convened individuals from diverse communities, fostering meaningful discussions through various engagements in 2025.

These events and activities served as a platform to celebrate the organization's rebranding, contribute to shaping important conversations and amplify voices that lead to improved livelihoods and transformed communities throughout Malawi.

The loud laughter, the serious discussions, and the networking opportunities are at the heart of our engagement with the community and brings along valuable insights, reflection, networking and collaboration

Events @ Emerge



Sustainable Entrepreneurship and Livelihoods Summit

The inaugural Sustainable Entrepreneurship and Livelihoods Summit gathered stakeholders to discuss the role of Malawi's Micro, Small, and Medium Enterprises (MSMEs) as vital contributors to climate resilience and community transformation.

Ai and Data Science Bootcamp

The bootcamp engaged 20 participants in a three-day training themed "Empowering Communities through Technology and Education," focusing on technical training, community impact, and mentorship by aligning with Malawi's Vision 2063 and policies addressing underserved communities.



Events @ Emerge



Emerge @ One

Emerge Livelihoods celebrated its first anniversary post rebranding, highlighting the transformation, resilience, and community growth that have occurred since its rebranding from Mzuzu Entrepreneur Hub. The event brought together entrepreneurs, innovators, students, and ecosystem partners to reflect on achievements and plan for future impact-driven development.

Team Europe Visit

Hosted the Team Europe Initiative Heads of Cooperation, including representatives from the European Union, Germany, Ireland, Flanders, Italy, and UNDP Malawi. The visit highlighted Emerge Livelihoods' impact since its inception, showcasing incubator facilities, innovation products, and storytelling sessions from various MSMEs in the Emerge4Biz program under the Zantchito Malawi initiative



Emerge Spotlight



Impact Recognition.

Emerge Livelihoods was awarded "Impact Intermediary of the Year" for its role in strengthening Malawi's enterprise and impact investment ecosystem, contributing to Malawi 2063, the African Union Agenda 2063, and the UN SDGs.

Through the Emerge4Biz program and other enterprise development initiatives, Emerge Livelihoods has supported emerging ventures across multiple sectors, driving innovation, private sector growth, and inclusive economic transformation.

We extend our gratitude to MCCI for the nomination, StratEdge Limited for organizing the Impact Integration and Investment Forum, and the distinguished panel representing government ministries, the National Planning Commission, MITC, and private sector partners.



Partnership with Purpose.

Emerge Livelihoods was amongst the eight local organisations that received equipment from the European Union used by the Election Observation Mission (EOM).

Amongst the items were desktop computers, laptops, smart phones, printers, power banks and office furniture and these items have aided in our programming as they have enhanced efficiency within the organisation. EU Ambassador to Malawi, Daniel Aristi-Gaztelumendi said, "This gesture symbolises the EU's continued partnership with Malawi in promoting human rights, social justice, education, and inclusivity, in line with Malawi Vision 2063."

Emerge Livelihoods is grateful for this thoughtful gesture towards its programming and appreciates such purposeful partnerships with the European Union.



16 Days of Activism against Gender Based Violence.

Emerge Livelihoods joined the rest of the world in observing the 16 Days of Activism Against Gender-Based Violence, proudly partnering in the 2025 commemoration marking the end of the observance period at Katoto School Ground, in collaboration with the District Gender Office of Mzimba North.

Under the She Emerge Initiative, we added our voice to the collective stand against gender-based violence, reaffirming our commitment to walk alongside fellow organisations and government departments in this shared cause. Commemorated under the theme "UNITE to End Digital Violence Against All Women and Girls," we pledged our commitment to promoting inclusivity and safe digital spaces for women and girls.

Emerge Spotlight



National Youth Summit - 2025.

Emerge Livelihoods was honoured to take centre stage at the National Youth Summit 2025, represented by Managing Director Ms Wangiwe Kambuzi as Headline Speaker, delivering a keynote address on "Harnessing Youth Innovation for Economic Empowerment" to young leaders and change-makers exploring pathways toward national development.

The organization's message centered on the urgent need for youth to take bold steps, make purposeful decisions, and actively create opportunities rather than waiting for them, a call to action that resonated deeply with the summit's audience of young innovators and entrepreneurs. This engagement reinforced EmERGE Livelihoods' ongoing commitment to youth empowerment and economic development across Malawi, reflecting the organization's continued belief that a developed Malawi begins with bold, innovative and empowered youth ready to shape their own future.



Spotlight Africa.

In the heart of New York City, EmERGE Livelihoods was amongst the many African Leaders and Visionaries that convened on the side-lines of the United Nations General Assembly. This was an opportunity for knowledge sharing, collaboration and building new connections with individuals and communities working in transformative development space.



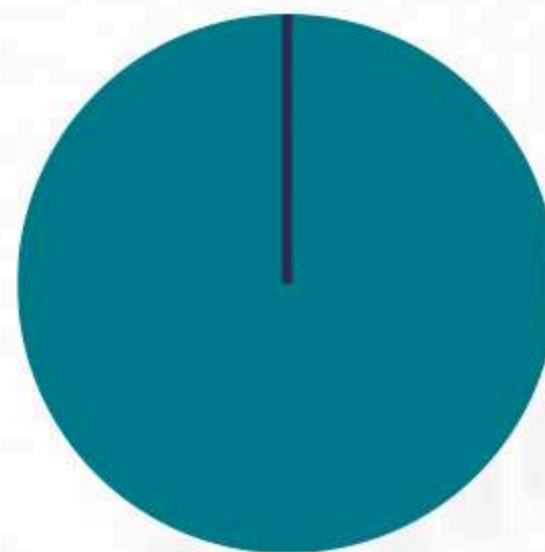
SFF Showcase Day.

EmERGE Livelihoods joined the Segal Family Foundation in partnership with the Australian International Development Network, the Judith Neilson Foundation and The Life You Can Save for a Showcase Day Event at Kumbali Lodge where funders and doers working towards global impact converged for showcase day.

EmERGE Livelihoods, led by the Programs Director, conducted a Livelihoods Breakout session with focus on sustainable livelihood programming built around four themes: livelihood challenges and opportunities, sustainability and scalability, entrepreneurship and innovation, and partnerships and collaboration. The session turned individual experiences into a shared experience of knowledge for strengthening livelihoods across Malawi.

Financial Report

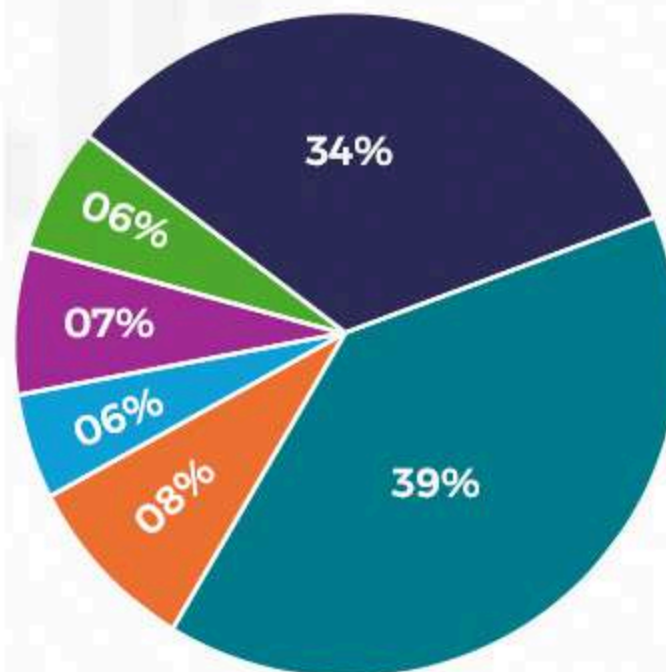
SUMMARY OF EMERGE LIVELIHOODS
FINANCIAL REPORT FOR THE
YEAR ENDED 31 DECEMBER 2025



Income Summary

MK 826,856,166.36

- Foreign Donations
- Other Comprehensive Income

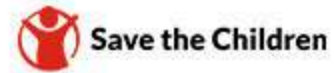


Expenditure

MK 759,244,234.07

- Trainings and Project Implementation
- Salary and Wages
- Grants
- Office Expenses
- Consultancy Fee
- Other General and Admin Expenses

Partners We Emerge And Thrive With



Thank You For Emerging And Thriving With Us



**Creating Endless Possibilities For
Everyone To Thrive.**

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