



March 2024 - February 2025 Annual Report

BUILDING A SUSTAINABLE FUTURE TOGETHER!



@EmergeLivelihoods

Table of Content

REMARKS FROM THE BOARD OF DIRECTORS	1
ANNUAL LETTER FROM THE MANAGING DIRECTOR	2
Who We Are	3
Our Mission	4
Our Vision	4
What we Value	5
Building a Sustainable Future	
New Brand Launch	6
2024-2029 Strategic Plan	7
What We aim to Achieve	8
Emerge Fund: Financing and Investing in High-Growth MSMEs	9
Our Impact and Reach	10
Emerge and Thrive: Our Community Stories	
Sustainable Agriculture and Agro-Processing	11
Sustainable Energy	12
Skills for Sustainability	13
Youth in Leadership	14
Financial Report	15
Our Partners	16
Contact Us	17

Remarks from the Board of Directors



On 1st November 2024, Emerge Livelihoods officially rebranded from Mzuzu Entrepreneur Hub to Emerge Livelihoods. This was a milestone that signified more than a change in the organization's identity. The rebranding reaffirmed our commitment to continue building a sustainable future for individuals and communities in Malawi and beyond.

2024 was also the year we developed the 2024-2029 Emerge Livelihoods Strategic Plan, setting goals and targets to foster growth for MSMEs, establish technology and innovation hubs and increase access to finances for enterprises across Malawi.

Emerge Livelihoods has already made strides through the establishment and launch of the Emerge Fund, where we are committed to supporting high-growth entrepreneurs in the climate-related businesses with financial, technical and advisory support.

The progress and transformation we have made from March, 2024 to February, 2025 vividly depict the power of collaboration and co-creation. This registered progress and milestones towards transformation was only possible because of relentless support from the Board, members of staff, our partners, program participants, individuals and communities. Thus, we continuously ensure the inclusive growth, from daily operations to larger initiatives such as digital transformation and environmental sustainability.

As we emerge and thrive, we are committed to strengthening our governance structures, mobilizing resources and investing in partnerships. The 2024-2025 Annual Report is a testimony to our impact as we amplify the self-reliance of individuals and communities through transformative solutions. Emerge Livelihoods remains true to its vision, mission and core values.

A handwritten signature in black ink, appearing to be 'Julius Ng'oma'.

Julius Ng'oma
Board Chairperson

Letter From the Managing Director



Dear Friends,

Its been a wholesome year yet bittersweet having let go of our previous brand identity Mzuzu Entrepreneur Hub a platform that has for the past seven years transformed and impacted as many individuals and communities across Malawi. From growing numbers of micro, small and medium enterprises, to scaling number of community hubs where community members access tools and resources that amplify their information and knowledge gap – to children, youth, women and the elderly training in diverse digital literacy skills enhancing their employability and digital technology adoption.

A fresh start and new beginnings in the year 2024/25 through “Emerge Livelihoods” – it’s a delight to recommit and re-dedicate our contribution to addressing extreme poverty through our mission towards championing a thriving ecosystem where individuals and communities achieve self reliance across Malawi and beyond.

At Emerge livelihoods, we believe in the power of leadership development, education and training towards uplifting people to shift their perspectives, attitudes and beliefs in fostering their personal growth and problem solving. That is why youth leaders like Tamandani Chawanda whose amazing story you will read reminds us of what shifting the power to young people so they can be at the center of leadership and community development is crucial.

Furthermore, sustainable entrepreneurship and livelihoods development are interconnected – investing in micro, small and medium enterprises like My Story Motors, Shela Green Energy Solutions and Njera Food Processors translates to growing revenues, growing communities access to new products and services and most importantly employment creation for both the founders, their teams and extended community.

Building a sustainable future requires collaboration and collective action hence at Emerge Livelihoods – we believe in partnering with governments, development partners, corporate investment partners and philanthropic organisations, local and international organisations to deliver holistic services that transform individuals and communities across Malawi and beyond.

To our partners – you contribution has served over 3000 community members through the year and we are so grateful for your continued support. To building a sustainable future together!

A handwritten signature in black ink, appearing to read 'W. Kambuzi'.

Wangiwe Joanna KAMBUZI
Founder & Managing Director

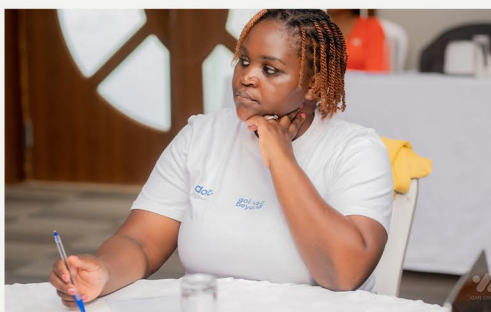


Who we are

Emerge Livelihoods, formerly Mzuzu Entrepreneur Hub, is a non-profit organisation championing a thriving ecosystem contributing towards amplifying the self-reliance of individuals and communities across Malawi and beyond.

Emerge Livelihoods adopts transformative graduation approaches, equipping individuals and communities with equitable opportunities towards transitioning them out of poverty.

At the helm of our core interventions, Emmerge Livelihoods incorporates an ecosystem-led approach, partnering with governments, development organisations and local organisations. We deliver diverse programs in transformative education, sustainable entrepreneurship, livelihoods development, inclusive digital transformation, environment and natural resources management, and gender equality and social inclusion.



Our Vision

We envision a thriving ecosystem that amplifies self-reliance of individuals and communities across Malawi and beyond.



Our Mission

Through our mission to foster social economic growth for communities through transformative solutions leveraging technology and innovation, promoting inclusivity and collaboration.

We Value...



Innovation

We encourage new and creative ideas. Co-Creation is at the center of our minds.

Collaboration
We believe in building meaningful partnerships. Together we can do more.



Passion

We champion strong belief and purpose towards our cause.

Visionary
We think beyond today and promote sustainable futures.



Inclusion

We promote an environment for everyone to feel a sense of belonging and participate fully.

Resilience
We challenge our experiences including withstanding the most demanding encounters.





Building a Sustainable Future Rebrand Announcement and Launch!

In 2017, Mzuzu Entrepreneur Hub was established with an aim to build a community of entrepreneurs and innovators solving diverse challenges across Malawian communities with over 15,000 community members reached and benefiting diverse community members including youth, children, women, people with disabilities through enterprise development support initiatives, technology skills transfer interventions and community development projects across Malawi.

On a quest to serve communities with sustainability at the center, Mzuzu Entrepreneur Hub was re-registered and rebranded to Emerge Livelihoods in September 2024 with an official launch event taking place in November 2024 bringing together diverse industry leaders, key investment and implementing partners and alumni participants. The rebrand is a re-commitment towards creating endless possibilities for everyone to thrive through existing and new initiatives including Emerge Fund- a social impact acceleration fund launched to support investment facilitation for MSMEs across Malawi and beyond.



2024-2029 Strategic Plan

Emerge Livelihoods, through its 2024-2029 Strategic Plan, shares a bold vision and commitment to support 50,000 individuals and communities across Malawi and beyond through these 5 priority areas:



**Technology and
innovation spaces**



**Capacity Building
and Strengthening**



**Micro, Small, and
Medium Enterprises
development**



**Investment
Facilitation**



**Gender
mainstreaming**

As Emerge Livelihoods, we envision a thriving ecosystem for individuals and communities to become self-reliant and look ahead. Emerge Livelihoods is intentional towards developing human capital through leadership development, education and training. Meanwhile, in the private sector, we provide enterprise development support focused on incubation and acceleration of MSMEs. Our technology and innovation spaces and ecosystem engagement ultimately foster business sustainability, employment creation, and access to digital services and connectivity.

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.



Here is a glimpse of what we aim to achieve in the next five years:

- **25,000** individuals and communities increased access and participation in livelihood transformation interventions
- **25,000** community members enhanced with digital technology adoption
- **24** community impact hubs across **24 districts**, and **3** technology and innovation hubs
- **50,000** individuals and communities reached
- **3** new programs co-created and designed
- USD **5,000,000** Mobilized in revenue
- **100,000** online organizational presence reached
- Increased adoption of best practices in environmental sustainability
- Enhanced access to information on the organization's opportunities for partnership and collaboration

emergefund: Financing and Investing in High Growth MSMEs



“
At Emerge Fund we are committed to fulfilling our mission of catalysing Sustainable Entrepreneurship in Malawi and Beyond!”

- Ernest Chikacha
Emerge Fund CEO.

Along with the organizational rebranding, Emerge Livelihoods launched Emerge Fund, an innovative microfinance institution designed to bridge the financing and capacity gaps for MSMEs in Malawi. With an initial capital of 120,000 Euros from Ondernemers voor Ondernemers vzw, a Belgium-based organisation that supports enterprises through strengthening sustainable entrepreneurship in Africa, Emerge Fund offers credit facilities, affordable interest rates and flexible repayment plans.

Emerge Fund also addresses barriers that hinder enterprise growth, job creation and economic transformation. We plan to deliver transformative solutions with affordable credit, tailored advisory support and fund management services.

At Emerge Fund, we understand that one solution does not apply to all. Therefore, we target diverse Livelihood Sustaining Enterprises, Dynamic Enterprises and Niche Ventures by tailored support at each growth stage.

Emerge Fund has been designed to unlock opportunities for climate resilient enterprises and inclusive socio-economic development through enhanced productivity, market access and business growth through inclusive access to financing solutions, tailored capacity building driving livelihood transformation for individuals and communities across Malawi and beyond.

Our Impact and Reach

emerge4biz

254

Enterprises
Incubated



43

Enterprises
financed



41

mentors &
coaches
engaged



294

jobs created



**emerge
learn**



21

Youth leaders
engaged



822

youths reached
with information
access



1,573

youth
entrepreneurs
trained in digital
business



54

young men and
women trained in
digital skills and
literacy

**emerge
hub**

4

Community
impact hubs
established



50.1%

Female inclusion
and participation



Emergence and Thrive: Our Community Stories

Sustainable Agriculture and Agro-processing



Maggie Njera | Njera Food Processors

Njera Food Processors has positioned itself as a player in Malawi's growing nutritious food market by addressing challenges around malnutrition and access to income for its community.

Founded by Maggie Njera, the enterprise specializes in the production of affordable, high-quality soya porridge flour, uniquely blended from maize, soybeans, and ground-nuts and has been servicing parents with children, health-conscious consumers and individuals with special nutritional needs with a customer base all over Malawi.

After joining Emerge Livelihoods in 2023 under the Zantchito – Entrepreneurship and Access to Finance project, supported by United Nations Development Programme - UNDP with funding from European Union, Njera Food Processors were awarded a raw materials grant and enterprise development support from Emerge Livelihoods to support in the increase of production and meet their current demand.

Njera Food Processors currently produces over 200 Kgs per month, which is supplied to individual consumers, retailers and other customers. They are making an estimated MK800,000.00 per month in revenue returns. Currently, Njera Food Processors is working on identifying a permanent production site with recommendations from the Malawi Bureau of Standards to finalise its assessment and certification of the products.

Produced in the City of Mzuzu, Njera Food Processors, through the Soya Phala, sources its raw materials from local farmers and suppliers. It is to ensure consistent product availability while creating employment opportunities within the community.



Sustainable Energy



Prince Shela | Shela Green Energy Solutions

Shela Green Energy Solutions Ltd is an enterprise based in Nkhatabay and works around creating solutions to clean, affordable, reliable and modern energy. They use recycled sawdust, rice husks and other agricultural by-products to produce eco-friendly and smokeless fire briquettes.

Founded by Prince Shela, Shela Green Energy Solutions currently addresses the challenges of high cooking energy costs, unreliable energy supply and harmful smoke emissions experienced by households, institutions, businesses and the community in general in Nkhatabay district and its surrounding areas.

Shela Green Energy Solutions says their commitment to producing these briquettes lies in finding a reliable and clean substitute to traditional wood and burned charcoal, while providing value for money for customers and reducing harmful smoke inhalation. These briquettes burn for a long period and maintain a high temperature.

Utilizing Emerge Livelihoods enterprise incubation program- Emerge4Biz to amplify his business, Shela accessed a raw materials grant to produce these briquettes amounting to 1050kg, which have served 10 households, small business owners like restaurants and roadside food merchants, the guardian shelter at Nkhatabay District Hospital and also one eco lodge in the district. These briquettes are currently packaged in 10kg and 50kg bags and have generated an income revenue of MK500,000.

The business is currently registered under the Public Procurement and Disposals of Assets – PPDA, and their next step is certification with the Malawi Bureau of Standards. Apart from this, the Emerge4Biz program has equipped Shela with skills on finding and retaining customers, supported his financial literacy education and has successfully developed a social media page on Facebook - Shela Green Energy Solutions. What started as a simple idea transformed into a sustainable business that tackled three critical problems at once: environmental pollution, energy inefficiency and public health risks.

Skills for Sustainability



Dorah Chirwa | My Story Motors

At the heart of Mbalachanda Trading Centre in Mzimba, you will find a young woman, Dorah Chirwa, a certified motorcycle mechanic with hands-on industry experience. She owns My Story Motors, a motorcycle repair company providing affordable and high-quality motorcycle repairs and spare parts.

Being a remote area with road access challenges and delayed delivery of materials, Dorah saw an opportunity to tap into this market with motorcycle spare parts and repair services. What if I create a business that provides cost-effective repair services and a wide range of both new and used motorcycle parts for the local market?



Through the Green Jobs for Adolescent and Youth Project implemented with a consortium of Save the Children International - Malawi, Teveta, Crecom and ADRA, Dorah was awarded MK1,300,000.00 during the pitch event to boost the business operations.

This grant necessitated the procurement of spare parts in Mzuzu City and transported to Mbalachanda, where the repair workshop and spare parts shop are located. So far, the business has generated a revenue return of approximately MK2.4 million, serving at least 18 customers daily with both materials and services.



To maximize the use of the waste generated during the motorcycle repairs and conserve the environment, Dorah and her team have found a sustainable waste management method for disposal of the used oil and metal scrap. She drains the excess oil into containers, and it is later recycled and sold to carpenters within the community who use it for painting wood building materials to prevent from termites damage while the scrap metals are sold to tinsmiths.

Youth in Leadership



Tamandani Chawanda | Youth Leader

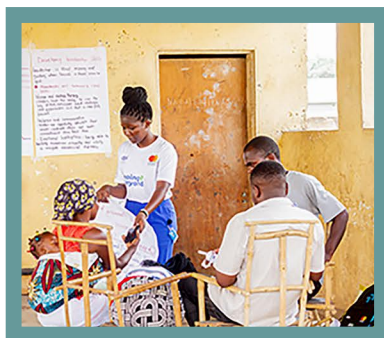
Tamandani Chawanda has always been inspired by active contribution to Malawi's socio-economic growth and community development through working with people in rural areas and inspiring the youth to become self-reliant and find sustainable solutions to their challenges.

Her involvement in the Youth Leadership Program under the Going Beyond project stemmed from an aspiration to grow her leadership experience and personal growth as a young professional in developmental aspects.

The leadership program boosted her confidence in engagement with communities, young people and youth enterprises. Through the facilitation of digital business trainings, Tamandani supported 75 youth-peers with digital business knowledge.

They later demonstrated a change in their confidence and understanding of business concepts by creating online business profiles on various social media platforms and seeking opportunities for their products and services.

She confidently attributes her improvement in facilitation and public speaking to the youth leadership program. The team she was paired with in Mzuzu encouraged collaboration, making it easier to penetrate the community structures.

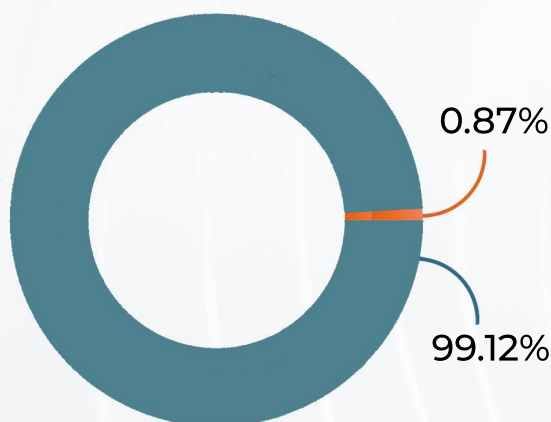


"Leadership is not about titles, positions or power. It's about empowering others, creating positive change and making a lasting impact." - Tamandani

After graduating from the Youth Leadership, Tamandani now leads the second cohort of the Youth Leadership Program under Emerge Livelihoods, where she currently manages 24 youth leaders in Nkhata Bay, Mzimba, Kasungu and Mzuzu.

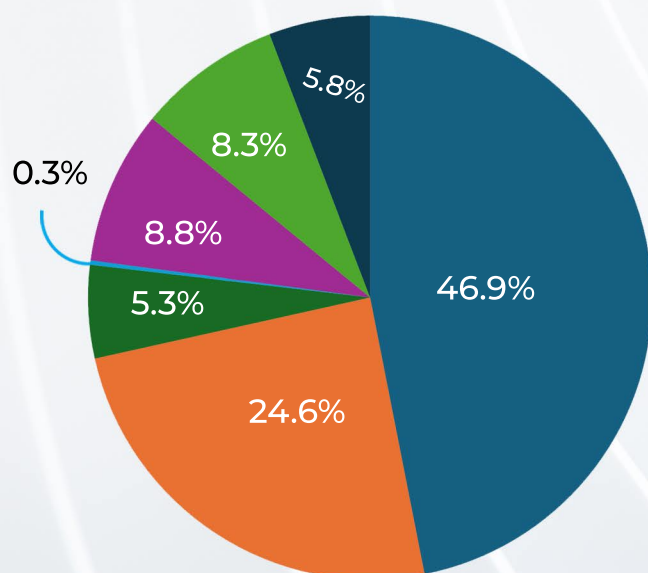
Financial Report

EMERGE LIVELIHOODS STATEMENT OF COMPREHENSIVE INCOME For the year ended 28th February, 2025



Income Summary **MK944,166,890.44**

- Grants Received
- Other Income



Expenditure **MK806,213,201.77**

- Trainings and project implementation
- Salary and Wages
- Subgrants
- Bank charges
- Office expenses
- Consultancy Fee
- Other general and administrative expenses

Surplus for the year: **MK137,953,688.67**

Our Partners

Our quest to create endless possibilities is driven by the power of collaboration and co-creation with these partners:

Investment Partners



Implementing Partners



Networks



Thank you for believing in our cause and collaborating with us as we are creating endless possibilities for everyone to thrive.



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Say

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