

We reached

1.1 million
people in rural Africa

of farmers across all Ripple Effect projects were women

9,490
donors generously supported our work





It starts on an African farm

- Our vision:
 A confident, thriving
 and sustainable
 rural Africa
- To inspire and equip
 African communities
 to transform lives and
 protect the planet
- Our values:
 Integrity, Compassion,
 Accountability

Front cover: Priscillah successfully harvests fresh tomatoes from her thriving garden, thanks to our Boresha Mazingira project in Kenya.

Inside cover: Aberash is part of the Working Animals' Welfare and Household Livelihood Development project in Ethiopia. She learnt how to grow and harvest high-quality fodder in her own garden to nourish her cows. This is helping her to secure her family's future.

There are many ways to support farmers in rural Africa. Learn more at: RippleEffect.org/get-involved

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WELCOME FROM THE CEO AND CHAIR

As part of Ripple Effect's vision for communities in rural Africa, we set ourselves a key milestone: to reach 5 million more people by 2030.

During 2024-25, over 1.1 million farmers and their families benefited from our life-changing programmes. We're incredibly proud to have reached 257,000 more people than last year and to be 69% of the way to reaching our 2030 target.

Thanks to our generous donors and supporters, we spent more than £11m on our work, which saw communities across six countries transform their livelihoods.

Our Youth Dairy project in Uganda, which is



Bekelech using the tip tap installed on her farm in Wonchi district, Ethiopia.



Ripple Effect's CEO Paul Stuart (centre) and Chair of Trustees Peter Jeffries (left) on their visit to West Pokot, Kenya (2025), with Thomas (right), a farmer.

funded by the Mastercard Foundation, is one of many examples. Over 63,000 young people have enrolled to date (surpassing the project goal) and many of them are already running successful businesses.

In April 2025, we both visited farming communities in Kenya and Ethiopia who showed astonishing drive and determination. Each trip we make enriches our experiences in the most humbling way. Self-Help Groups joined forces to produce a variety of crops; children keenly tended to their school gardens; and women juggled looking after their smallholdings, families and homes (see pages 18-19). It was awe-inspiring and reminded us that Ripple Effect enables, but communities transform.

During the year, the communities in our programmes also faced many hurdles and the biggest among these was climate change. Persistent weather extremes affected soil, planting and harvests, and caused damage and delays. But by tailoring our approach to each area's needs, we continued to train farmers and their families to respond, adapt and become more resilient.

At the same time, we pushed hard to improve our work in rural Africa by dedicating time and expertise to learn from challenges and successes. In January 2025, we also asked independent specialists Intrac to review our programmes and make recommendations for improvement. Their insights have been invaluable and are now helping us to develop our project monitoring, evaluation and delivery.

We also took measures to strengthen our internal operations and our financial sustainability. This was largely in response to the volatile global climate, which includes rising costs, high inflation, competition for grants and decreasing international development funding. Alongside making efficiencies and changes to enhance cross-team collaboration, we supported the decision by Ripple Effect US to invest in its fundraising from 2026.

Ripple Effect's impact would be impossible without our donors and supporters, who we appreciate enormously. Last year, we received support that included a £1.1 million grant from the Isle of Man Government to regenerate the land and livelihoods of communities in Burundi and Rwanda. This was followed by over £710k from gifts in Wills, which injected vital funds into our work where we most needed them.

Thank you to everyone – our donors, supporters, partners, ambassadors, volunteers and staff – for your unwavering commitment. Your investment in people is growing the ripple effect of change, far beyond our projects.

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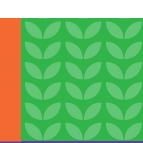
Paul Stuart, CEO of Ripple Effect





Peter Jeffries,
Chair of Ripple Effect Board of Trustees





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Alison Griffith (to December 2024)

* We would like to pay tribute to Simon Doherty, a long-serving Ripple Effect International Trustee, who passed away last year. Simon made a huge contribution to our organisation as a leader, supporter, volunteer, fundraiser and friend.

Chief Executive Paul Stuart

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╗ PROGRAMMES UPDATE

EMPOWERING WOMEN AGAINST CLIMATE CHANGE

By Winnifred Mailu Head of Thematic Support and Capacity Building



In rural Africa, climate change impacts women the most.

During 2024-25, we continued to shape our work around climate resilience and adapt to the specific needs of farmers, 65% of whom were women. Unpredictable weather conditions, such as limited rain in Kenya, Uganda and Zambia from October to December, affected crop yields, water supplies and women more than men. Water stress renews women's burden of time-intensive chores like fetching water and virtually wipes out any potential for them to do paid work. Women and children are also more exposed to hunger and malnutrition during weather extremes when food is scarce.

However, our work with each household using our unique Transformative Household Methodology (THM), a way of supporting families to share decisions and workloads, has helped hugely. Families have been thinking beyond their cultural beliefs and social attitudes and appreciating the benefits of sharing decision-making and tasks. With our support, women have also focused heavily on their families' nutrition and made key decisions about the right food to produce and eat.

Ripple Effect's practical training in sustainable farming and financial management has enabled women to become skilled in, and savvy about, growing a variety of crops to eat and sell. We have also encouraged them to form Village Savings and Credit Groups (VSLAs), which provide secure savings and small loans for starting micro-businesses.

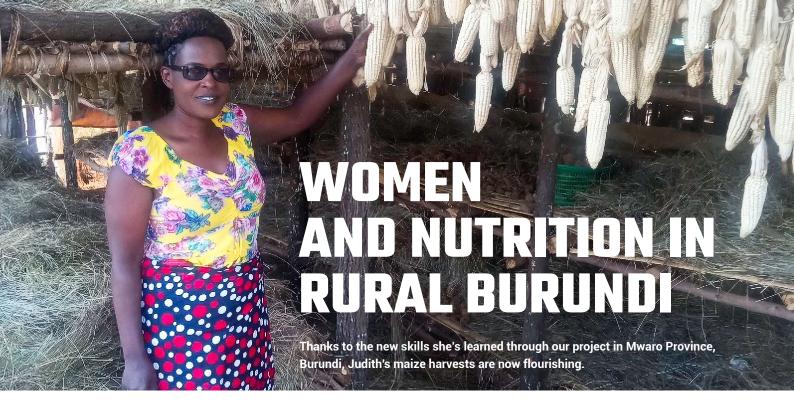
Examples of our impact include:

- Uganda: VSLA members, made up of 65% women, who are part of our project funded by the Mastercard Foundation, used savings of 1bn Ugandan shillings (approx. £200k) to set up butter, ghee and yogurt-making micro-businesses.
- Zambia: Our partnership with ZRDF helped 464 groups to: save approx.
 7.5 million Zambian kwacha (£250k), develop their business skills, and access financial services.
- Kenya: Women have championed seed multiplication to produce vegetables, grass and bananas on 54 demonstration plots, and have then replicated this success on their own farms.

Although our projects were still affected by climate shocks during the year, they have also enabled women to gain economic power and create lasting solutions.

There are many ways to support our vital work in rural Africa. Find out more at rippleeffect.org/get-involved

Priscillah is one of many enterprising women farmers in our Boresha Mazingira project in Kenya.



Before Ripple Effect started its project in Burundi's Mwaro Province, families in the Rusaka district struggled to grow crops on tiny plots of land with infertile soil. Harsh climate extremes made their need to build sustainable livelihoods more serious and urgent.

Our gender and nutrition-centred programme, funded by Bread for the World, has directly engaged 671 farmers, 67% of whom are women. Its key goal has been to drastically improve food security, increase household incomes, and champion the part women play in decision-making.

From the ground up

To create fertile soil and prevent widespread crop diseases, farmers needed to understand how agroecology works, so we trained them in sustainable agriculture and integrated animal management. We then provided the essentials for growth: high-quality seeds and seedlings for staples like beans and potatoes, alongside valuable crops like avocado, passion fruit and Japanese plums. The next stage was supplying healthy livestock – pigs and rabbits – to make sure families have a consistent supply of vital protein as well as organic manure.

Taking more control; making more decisions

However, farming sustainably is only half the problem, which is why we've centred our work on addressing issues at home too. In Burundi, we've encouraged families to develop their relationships, resolve conflicts and make decisions together. This is crucial to break down barriers that traditionally exclude certain members of the household, especially women.

To strengthen the economic backbone of these communities, we've also been working closely with Village Savings and Loan Associations (VSLAs). At the same time, we've equipped Self-Help Groups with the skills they need to lead, connect with local buyers, access markets, and create financial safety nets. Our partners, including the Ministry of Environment, Agriculture, and Livestock, have also helped to create reliable income streams by supplying seeds, animals and expertise.

Through these integrated activities, we're planting roots for Mwaro Province to secure long-term economic independence and gender equality. And as the project moves forward, we're supporting farmers to prepare for the seasons ahead and to lead their own futures.



IT STARTS ON MY AFRICAN FARM

Judith's journey from struggle to strength

Before Ripple Effect began working with the Gatare Hill community, Judith and her family faced constant hardship. Harvests from their small plot were poor, and with her husband at home only twice a year, she struggled to feed and support their two sons. Like many smallholder farmers in Mwaro, Judith relied on traditional methods that made it hard for her crops to grow.

Learning to grow more from less

Her situation changed when Ripple Effect started working with her farmer group and training them in sustainable farming. She used the seeds she received and her new skills to start growing beans, maize, potatoes, and Japanese plum trees.

Growing success

By selling part of each crop, Judith earned enough to buy two cows, three goats and five rabbits. The milk and manure from them has helped to improve the family's nutrition and the health of their soil. Judith also built a brick house with a cement floor and iron roof from her earnings.



Sharing the ripple effect

Judith says that Ripple Effect has had a huge impact on her. "I can now feed my children, send them to school, and live with hope for the future." She's now sharing her knowledge so other families can thrive too.

Empower more women farmers to grow resilient futures by donating at rippleeffect.org/donate



"I learned that even with a small piece of land, you can change your life"

Judith, Burundi

Judith has bought two cows with surplus income from selling her crops.





We interviewed households at the start of our projects and at the end of each year.

of farmers in the households we surveyed were women.



of households were run by women.



of people were living with a disability. 72% of them were women. 5% were people living with HIV/AIDS (66% of them were women).





Methodology:

Based on interviewing 3,057 households across five countries. Of these, 2,280 were direct households and 777 were indirect households. Over half the households (52%) were at the baseline stage (at the very start of a programme), followed closely by those who had been in their programme for a year (35%). The rest (13%) were in years 2 and 3.

By year 3, families:

Increased their daily income to:



reducing the poverty gap from 49% to just 3%.

Ate more nutritious food types daily. An increase from 4 at the start of their project to:

USAID recommends 6 food types per day.

Achieved:

69%

food security, an increase

from 21% at the start of their project.

DAIRY COWS DOING GOOD

The second phase of our Good Dairy Cows (Inka Nziza Zikamwa) project in Rwanda is expanding its life-changing work for 18,200 rural families.

More calves, more milk

During 2024-25, we successfully trained 14 new Artificial Insemination (AI) technicians and distributed over 25,000 high-quality Jersey semen straws. With this support, farmers successfully used AI services 12,300 times, resulting in the birth of 4,746 Jersey crossbred calves so far — with more expected as data collection continues.

This technical effort also reduced the average time between a cow's birth (the calving interval) after just one year of project interventions.

Similarly, the average daily milk yield rose from 3.1 to 4.1 litres for new farmers, while better hygiene training vastly improved the quality of milk and cut milk rejection rates from 1% to a tiny 0.1%.

From sustainable farm to fork

Families are also embracing sustainable ways to manage their land, which include the efficient Tumbukiza method for fodder production. Alongside this, our 18 new climatesmart fodder multiplication plots and 24 community nurseries are now growing fruit and multipurpose tree seedlings, so farms are more resilient to climate shocks. We're also showcasing best practice in animal housing and welfare through our 96 model cowsheds.

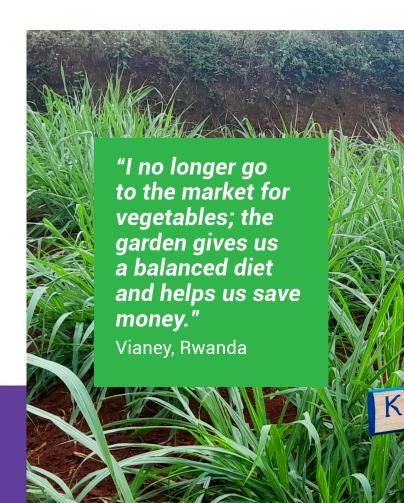
The impact of training in nutrition and access to vegetable seeds on family diets is an important achievement too. Despite climate challenges, families are eating a more varied, balanced diet, and have made huge strides in food security, which has jumped from 23% to 79%.

Growing income and markets

With our support, farmers have moved towards financial independence by launching new businesses and accessing more markets. Youth-led enterprises, like the Everywhere Agrovet Shop, which provides veterinary supplies and animal feed, are inspiring others by creating vital income streams.

Most impressive of all is the communities' commitment to taking control of their livelihoods. More than 3,200 farmers who received our business and savings management training, and the Village Savings and Loan Associations we support, have pooled their savings. And they're investing this incredible fund of 213 million Rwandan francs (over £135,000) into their homes, farms and futures.

Read more about livestock management in our farming projects at rippleeffect.org/livestock



VIANEY'S STORY

Farmer Focus - Vianey

Vianey, a 55-year-old farmer who lives in Nyamagabe District with his family, used to rely on subsistence farming. They earned some money from their cows, but poor fodder and irregular rainfall kept their milk production low. Feeding livestock was also difficult, and the family often depended on seasonal grasses to feed their cows. That was before Vianey started working with Ripple Effect. Our Inka Nziza Zikamwa project, which supports smallholder farmers to improve food security and grow their income, has been life-changing.

Learning new farming techniques

As a member and leader of his Self-Help Group, Vianey received training on the Tumbukiza technology and how to grow improved varieties of forage. "Since I started planting Kakamega Napier and Cameroon grass, my fodder production has increased. Now my cow is giving us 11 litres of milk a day instead of five; my goal is to reach 20." Vianey says.



Vianey has set up demonstration plots with a mix of grasses and established a kitchen garden to grow vegetables for his family to eat.

Sharing knowledge with others

As a peer farmer, Vianey has offered 0.2 hectares of his land for training and demonstration, and is supporting neighbouring farmers to adopt the same techniques. With help from Ripple Effect, Vianey and his wife are now working together to increase the amount of milk and coffee they produce, earn a better living from selling them, and secure their family's future.





Burundi

- 1. Gender And Nutrition **Centered Agriculture,** Phase III (2024-2027) New province of Gitega, Commune Nyabihanga and Mwaro
- 2. Climate Resilient and **Thriving Smallholder Farmers in Bururi** (2023-2026) New province Burunga, commune of Matana
- 3. Restore (2025-2026) New province of Butanyerera, Commune Kirundo
- 4. No Time to Waste (2024-2028), New province of Gitega, communes of Mwaro, Nyabihanga, Kiganda and Muramvya

Where we Work



Uganda

Burundi



Ethiopia



Kenya



7ambia

Ethiopia

- 5. Dairy for Nutrition, Income and Resilience (2023-2027) Wolayita
- 6. Resilient and Empowered Women and **Girls in Coffee-Growing Communities** (2024-2027) Bensa
- 7. Improved Nutrition and Income (2022-2025) Wonchi
- 8. Working Animals' Welfare and **Household Livelihood Development** (2024-2025) Wonchi

- 9. Innovations for Reduced and **Redistributed Unpaid Care (I4RR)** (2024-2027) Wolayita
- 10. Responsible Carbon Project (2022-2025) Wolayita
- 11. Thriving Donkeys and Improved **Livehoods for Owners** (2024-2025) Wonchi



Kenya

- 12. Boresha Mazingira (2024-2027) West Pokot
- 13. Innovations for Reduced and Redistributed Unpaid Care (I4RR) (2024-2027) Bungoma
- 14. Sustainable Food and Environment Improvement (2025-2026) Kakamega
- 15. The Low Hanging Fruit for Youth Employment (2023-2025) Kwale, Kilifi, Mombasa
- 16. Thriving with Donkeys (2024-2026) Homa bay and Bungoma
- 17. Sustainable
 Livestock Health
 and Management for
 Improved Livelihoods
 (2025-2027) Kajiado

Rwanda

- 18. Ongera Amata (2023-2026) Gatsibo, Nyagatare
- 19. Inka Nziza Zikamwa II (2024-2027) Rulindo, Nyanza, Nyaruguru, Rwamagana, Kayonza, Ngoma, Bugesera and Nyamagabe
- 20. KWIGIRA: Empowering
 Women and Girls
 in Coffee-Growing
 Communities
 (2024-2027)
 Nyaruguru,
 Rwamagana
- **21. Restore** (2025-2026) Bugesera



\$

- 22. Inclusive Livelihoods and Enterprise Development (2022-2026) Isingiro, Kikuube, Kyegegwa
- 23. Youth Inclusive Dairy
 Market Systems
 (2022-2027) Isingiro,
 Kamwenge, Bushenyi,
 Mbarara, Rubirizi,
 sheema, Ntungamo,
 Ibanda, Mitooma.
- 24. Soyabean Inclusive Markets (2024-2027) Isingiro



- 25. ZRDF & Ripple Effect partnership project (2023-2025) Mkushi and Luano Districts
- 26. Climate Smart
 Agriculture and
 Livelihoods Initiative
 (2024-2025) Mkushi and
 Luano Districts
- 27. Sustainable Animal Health Management (2025) Mkushi and Luano Districts



司 ENTERPRISE

CULTIVATING CAREERS: UGANDA'S AGRI-ENTREPRENEURS



Ripple Effect is proud to have partnered with the World Food Programme on our Agriculture and Market Support (AMS) project, across three districts in southwestern Uganda. The project, which is designed for smallholder farmers aged 18 to 35, has engaged over 24,000 young entrepreneurs (70% are women and 30% are refugees).

Our goal has been to equip young farmers to start, grow and sustain their enterprises, while enabling them to access inclusive markets for their products. This has involved practical training and tailored mentoring, and subsidised tools and equipment. We have also connected young people directly with private sector companies to develop their commercial awareness and marketing skills.

New skills, new opportunities

Our training has created employment for almost 16,500 young people throughout the three districts involved in the project, from the manufacturing of post-harvest equipment to providing vital services such as livestock vaccinations. Having also learned the value of diversification, these enterprising farmers are building reliable income streams from higher-value goods like dairy products, specialty flours, and blended juices. By using digitally enabled platforms and mobile phones to promote their produce, young smallholders have also been expanding their access to markets and selling more locally.

The numbers speak for themselves

We have nurtured young ambition by awarding micro-grants worth over 918 million Ugandan shillings (approx. £192,000) to 95 start-ups which have responded well to this support.

A total of 2,628 farmers sold more than 1.2 million kilograms of maize, beans, sorghum and fresh vegetables, generating sales of almost 1.5 billion Ugandan shillings (over £310,000). Smart young entrepreneurs used digital platforms to sell an additional 380 million Ugandan shillings (£80,000) worth of produce. And nearly 2,800 youth collectively saved 228 million Ugandan shillings (£48,000), allocating a large portion to community credit schemes for future investment.

Key learnings

Our AMS project shows that when young people are given the right tools and knowledge, combined with high-impact support, they don't just learn new skills, they build sustainable businesses.

24,397
young people involved in the project

70% are women

farmer organisations supported to register as co-operatives with Ministry of Trade and Industry



FARMER FOCUS: DORCUS

After Dorcus, a 31-year-old mother of two, settled in Kikuube District in Uganda, she and her husband bought 15 acres of land. But despite her passion for farming, she needed the right knowledge and skills to turn her harvests into a stable, thriving enterprise.

That changed when Dorcus joined our AMS programme in 2024. Through hands-on training she mastered financial literacy, sustainable planting techniques for maize, groundnuts and beans, and joint decision-making with her



husband. Inspired by group training sessions, Dorcus also launched her own shop.

Before too long, her efforts paid off with a jump in her seasonal income from 12 to 15 million Ugandan shillings (from £2,500 to £3,100) and savings of 700,000 Ugandan shillings (£145) in 2024. Dorcus has recently bought 20 more acres of land and established a goat farm that now has 100 animals. Her entrepreneurial ambition recently led to her securing a major contract in Kenya to supply 600 kilos of maize flour every two weeks, earning 500,000 Ugandan shillings (over £100) per 100 kilos.

Although Dorcus still faces challenges such as the high cost of hiring maize shellers, she's proud of what she's achieved and encourages other young women farmers.

Join us in supporting young entrepreneurs like Dorcus who are transforming farming in Uganda. Donate today at rippleeffect.org/donate

30% are refugees

16,460 successfully supported into work (sectors include: livestock, crop production, agricultural equipment manufacturing, production of organic pesticides and fertilisers)

SUSTAINABLE AGRICULTURE

THE RIPPLE EFFECT OF ONE HEALTH:

Thriving animals, families and farms



During 2024-25, our One Health work has involved 57,620 households, 695,611 livestock and six countries.

What is One Health?

One Health takes a three-in-one view of health: people, animals, and the environment. In rural East Africa, where families live close to livestock and depend on shared natural resources, this approach is vital. Diseases like anthrax and Rift Valley Fever can spread from animals to humans, especially when people handle, eat or drink products from sick animals. Sadly, in 2023, the Kyotera District in Uganda reported 63 human anthrax cases, resulting in 12 deaths – mostly due to handling meat from infected cattle.

Healthier animals

Animal welfare is not only crucial for the well-being of livestock, but it also yields better quality milk and meat. As part of our training, farmers have learnt how to keep and feed livestock and control diseases. The veterinary services they've received from Community Animal Health Service Providers have also paid off. For example, in our Kenya projects, veterinary care and husbandry have increased milk from local cows by 25%, from 2 litres to 2.5 litres per milking.

Healthier humans

Alongside our farmer training, we've worked with over 57,000 households to improve their

nutrition, so they eat a more diverse range of foods (this has risen from 2 to 5 food types per day). Our peer support groups have also formed stronger community networks and shared learnings, resources and tools to help families recover more quickly from climate shocks.

One Health has been inclusive too, giving women and young people economic opportunities, new income streams and leadership roles that didn't exist before. For example, our Thriving with Donkeys project in Western Kenya has upskilled individuals who are now paid farriers.

Healthier environment

By training farmers in agroecology, we're enabling them to restore degraded land, revitalise indigenous crops, and control pests ecologically. Equally, One Health is protecting essential resources like water and creating vibrant landscapes to withstand droughts and floods.

Our One Health approach is building farming resilience by changing behaviours, so everyone values and takes care of all health - human, animal and environmental.

Discover how sustainable agriculture is transforming lives at rippleeffect.org/about





When life was hard for Christine and Titus

Christine, a mother of four and grandmother of one, lives with her husband Titus on a small farm in Bungoma County, Kenya. For years, they struggled to feed their children and keep them in school. Harvests were poor, and during the dry season, they often bought vegetables from the market or skipped meals. Titus managed most of the land, while Christine worked long hours to keep the family going.

From resistance to partnership

Christine started working with Ripple Effect in June 2023, attending training sessions on financial management, gender inclusion, and sustainable farming. At first, Titus resisted her involvement but now he laughs, remembering the evening he refused supper because she came home late from a meeting. "In Bungoma, land belongs to men. Women don't usually have land to plant vegetables. But when my husband saw the results from my small garden, he gave me another quarter acre," says Christine. Titus began to see the value of

Christine's new ideas, and today they run the farm as equal partners and share what they learn with their neighbours.

A new way of farming

Christine started with a keyhole garden behind her kitchen. "I came to learn that even with a small piece of land, you can use it to change your life," she says. Soon the beds overflowed with spinach, saga, black nightshade, and amaranth. She makes compost instead of buying fertiliser, grows organic vegetables, and sells the extra produce at the market.

The family also keeps cows, chickens and donkeys. "Before Ripple Effect, we didn't take care of our donkeys; they were just animals, but now I understand that when you care for them, they give back to you", Christine says.

They don't feed their animals in the forest anymore. They apply the skills they have learnt from Ripple Effect's training, to grow fodder at home and continue to introduce new crops, improving their animals' health and the fertility of their soil.

OUR DONORS FUNDED ONE HEALTH WORK ACROSS

57,620 households, 695,611 livestock and 6 countries

司 GENDER AND SOCIAL INCLUSION

TIME POVERTY:

How innovation is redefining 'women's work'



In rural Africa, women and girls carry out a multitude of daily chores, from collecting fuel and animal feed to preparing and cooking food for their families. Their most invisible and time-intensive task is unpaid childcare.

To tackle this challenge, we launched a project in rural Kenya and Ethiopia, where women were spending, on average, five hours more per day than men on unpaid care work. We designed the project to test practical, community-led innovations that free up women's time to earn an income and improve their way of life.

During 2024-25, we set up demonstration and learning sites across both countries to teach women and girls how to save hours each day. Rather than travelling to collect animal feed and relying on other sources for their family's food, they're now producing easily accessible forage and planting a variety of crops in their backyards. They've also been selling surplus vegetables and milk and saving what they can. In Ethiopia, 40 Self-Help Groups reported saving a total of 674,000 Ethiopian birr (£3,370) over the year, while in Kenya, forage and vegetable sales brought in 1,296,000 Kenyan shillings (£7,470).

To shift long-held beliefs about gender roles, we introduced our Gender Transformative Approach (GTA) to households like Carolyne's and trained 54 community champions and 72 community facilitators in Kenya who are now leading dialogues that have reached 1,308 people. From the experiences they've shared, men have been taking on domestic chores and farm work, and women are starting to speak up about issues affecting them.

Our 21 safe, well-run childcare centres are also enabling more women to earn money and have a little time to rest. But all families need affordable childcare, so we've supported communities to engage with regional and national government bodies and push for policy change.

Through innovative farming techniques, families are sharing tasks, communities are collaborating, and women are shaping their future.



Set up 134 demonstration and learning sites across both countries.

Reached 768 direct and 2,262 indirect households in Kenya and

1,048 community members in Ethiopia.

"I now grow different
African leafy vegetables
for my family and sell the
rest, earning about 600
Kenyan shillings (£3.40)
a week. This income
helps with shopping and
school costs."
Carolyne, Kenya

CAROLYNE'S STORY

Before Ripple Effect, life was hard for Carolyne and her family

Carolyne, a smallholder farmer and member of the Lakeyeet Women Group in Chepyuk Ward, Mt Elgon Sub-County, Kenya, has eight children. Her husband, a primary school teacher, earned a monthly salary that couldn't cover his family's needs.

Carolyne recalls: "I depended on my husband for everything, even sugar and tea leaves. It caused many conflicts because he was paid only once a month".

Before joining Ripple Effect, Carolyne did traditional banana farming without pruning or controlling plant diseases. She didn't have a vegetable garden and knew little about diet and nutrition. To feed her two cows, she collected grass and weeds from other people's farms, along the roadside, and fetched water and firewood from the forest every day.

Learning to grow and lead

Carolyne joined Ripple Effect's gender and empowerment project in July 2024 through her women's group, and learnt how to farm sustainably, manage her money and bring her family closer together. Since then, she's gained practical knowledge in organic farming. "I now grow different African leafy vegetables for my

Catolyne's grass farm in Mt Elgon Sub-County, Kenya, is so successful that she proudly passes on what she's learnt to visitors from neighbouring villages.

family and sell the rest, earning about 600 Kenyan shillings (£3.40) a week. This income helps with shopping and school costs and has brought peace and unity to my marriage."

Carolyne also planted Siambasa grass for her cows which saves her time and keeps the animals healthy. "My cows are in calf and in good condition. I have more time for other income activities, and even to rest."

A voice in the community

Carolyne's husband was impressed by her progress and helped her triple the size of her garden. Visitors from nearby villages come to learn from her thriving garden and energy-saving stove. Her leadership earned her recognition from local authorities, including an invitation to represent women's groups at a county event officiated by Kenya's Deputy President.

Through Ripple Effect's Transformative
Household Methodology (THM), Carolyne also
learned about non-violent conflict resolution.
"These lessons helped me build a peaceful and
respectful marriage," she says. Inspired by her
example, the Kenya Red Cross appointed her
as a community champion against teenage
pregnancy, female genital mutilation, and
domestic violence.

Looking ahead

Carolyne plans to buy a donkey, expand her dairy herd, and start a poultry business.
"I encourage other women to embrace vegetable farming," she says. "It feeds your family, brings income, and earns you respect from your husband and the community."

Explore how farmers like Carolyne are driving change in their communities through innovation, gender and equity at rippleeffect.org/inclusion

FARMER-TO-FARMER TRAINING IS DRIVING CHANGE IN RURAL ZAMBIA

Our ongoing partnership with the Zambian Rainbow Development Foundation (ZRDF) has continued to have a life-changing impact on rural communities. In the past year, ZRDF has successfully realigned its work to integrate sustainable agriculture and community empowerment (which includes gender and social inclusion) into its core programming.

Ripple Effect has also played a critical role in strengthening ZRDF's capacity, particularly through training in agroecology. We successfully launched our Peer Farmer Training (PFT) model, which is now central to ZRDF's delivery. The PFT model taps into local knowledge and trust, turning experienced farmers into trainers and mentors.

This model has significantly enhanced our reach too: after receiving training from us, 31 lead farmers can now pass on their expertise in sustainable agriculture to inexperienced farmers. Each peer farmer is also now establishing a Community Demonstration Centre - an outdoor classroom where participant farmers can learn practical, handson skills.

The results of PFT speak for themselves: during the year, we reached 3,296 households with critical training in sustainable agricultural practices. Of these households, 49% have already adopted at least six of these practices.

The response to our peer-to-peer approach shows that when we empower farming families, they listen, learn, teach and become self-sufficient.



Since being trained in sustainable farming, Christopher, a farmer in Masense, Zambia, has earned enough to buy more land, support his family and secure their future.

ZRDF IS CURRENTLY WORKING WITH:

349 Self-Help Groups

6.697 households representing

38.786

household members

ACROSS ALL ITS PROJECTS

REBECCA'S STORY:

Cultivating change through agroecology

Before the training, life was a struggle

Rebecca, who lives with her five children in Masense village, Zambia, relied on her small garden as her family's only source of income. She worked hard but still couldn't grow enough to feed her family or earn a living. She depended on chemical fertilisers that made the soil weaker as the seasons passed.

Learning a new way to grow

In 2023, Rebecca joined one of our programmes in Zambia, which we run in partnership with ZRDF. Through workshops and hands-on sessions, she learnt agroecological farming methods that restore soil health.

Rebecca began making compost, rotating crops and using natural pest control, and then

expanded her garden to grow tomatoes, onions, spinach and okra.

A thriving garden and a brighter future

Today, Rebecca's garden grows all year round, so she can feed her family and sell at the market. She's now earning 2,435 Zambian Kwacha (£81) a month, up from 1,890 Zambian Kwacha (£63), so she's able to pay her children's school fees and save through her village group. Rebecca is also proud of her role as a local agroecology champion and mentor to other women farmers.

Support more mothers like Rebecca by buying a 'Garden Twinning pack' gift at rippleeffect.org/garden-twinning





Peer Farmer Trainers prepare a raised bed during a Restore project tree-planting training near Lake Cyohoha, Burundi

GROWTH

Sustainably build our impact to reach 5 million more people by 2030.

Key results

Last year, we reached 1.1 million people through our work, which took us to 69% of our target to reach 5 million people by 2030. We also spent £11 million on our charitable activities - an increase of £3.6 million on last year. All project donors contributed to our core running costs, which helped us to deliver projects, run our operations, and improve our financial sustainability. Having focused more of our resources on building major donor relationships, we have significantly increased our high-value pipeline.



FOCUS

Develop our areas of expertise in sustainable agriculture, gender & social inclusion, and enterprise.

Key results

We started two multi-country projects: a gender-based initiative in Kenya and Ethiopia focused on small-scale women farmers, and a land regeneration project to support communities in Rwanda and Burundi. We've also designed a social enterprise pilot for Kenya to test and refine climate-positive agricultural techniques through training and demonstration farms. The next stage is to secure partner funding.



Reducing our environmental impact has involved measures to cut our own emissions - from travel and hotel stays to our use of fuel and paper - and climate mitigation activities in our projects such as agroforestry, fodder production, and waste management.

PARTNERING

Increase our work with partners to 50% by 2030, to maximise impact, influence and income.

Key results

In 2024-25, we worked with consortia to deliver 33% of all new projects. These partnerships included women's rights organisations and higher education institutions). We also developed a Partnership Framework that gives clear guidance on joint areas of work, from effective programme delivery to accountability and risk management. Our collaboration with and through partners also involves sharing learnings, resources and expertise. These tools help us to reach and enable more rural African farmers to change their lives.

AFRICA FORWARD TOGETHER

Programme strategy, delivery, cross-team learning, and effectiveness will be driven by our Africa team.

Key results

To support our Africa
Forward Together approach
and transform the way
we work, leaders across
our global organisation
collaborated to design a new
operating model. We also
took measures to strengthen
our financial sustainability,
build our reserves and
improve opportunities for
future growth.



INFLUENCE

We will position ourselves as an authoritative voice on effecting change in African rural development.

Key results

During the year, our contribution to sector dialogue included inviting Violet, a smallholder farmer, to give oral evidence as part of the UK Government's work on SDG2: Zero Hunger. We also partnered with mdsustain on a Sustainability in Action podcast and led a



webinar on Women and Livestock for Livestock Data for Decisions' global community. As well as speaking at the Oxford Real Farming Conference and the Eastern Africa Agroecology Conference, we wrote a paper on Transformative Household Methodology for Cordaid.

司 FUNDRAISING & INFLUENCING

YOUR LOYALTY AND LEGACY CREATE LASTING CHANGE

When you chose to support Ripple Effect this year, you became part of something truly extraordinary.

Your generosity has set waves of change in motion across rural Africa and is a testament to the huge difference that people who care can make to resourceful farmers.

During 2024-25, your support enabled us to invest an incredible £11 million in our programmes. Every pound you gave has been working hard for communities across rural Africa who've been restoring soil health, producing healthy crops and nutritious food, and building resilience that will sustain them for years to come.

Through our match funding campaigns, you didn't just give – you made a conscious decision to have your gift and impact doubled, helping us to raise £397,979. Your donations are life-changing for communities, like those living near Lake Cyohoha in Rwanda and Burundi. Our successful 'Restore' summer appeal has injected vital funds into the project, which is

enabling farming families to regenerate their land and live better lives.

Some of you have also taken a longer view of our work by kindly including Ripple Effect in your Wills. We received £711,588 in legacy gifts over the last year, which demonstrates the trust our legacy pledgers place in us. Most importantly, the impact of these wonderful gifts will be felt for generations to come.

Match funding and legacy gifts also provide a stable financial base that allows us to think differently, innovate and take calculated risks. With this secure footing, we're now exploring innovative new ways to grow our income and build partnerships with global donors who share our vision.

Thank you for believing in the ripple effect of transformative change.

Interested in leaving a gift in your Will?
Please contact us: +44 (0) 1225 874 222 or at info@rippleeffect.org



HIGHLIGHTS

475

Places of worship, schools and Rotary clubs that supported our work.

£711,588

Amount we received as gifts in Wills.



£198,039

Amount claimed in Gift Aid.





£397,979

Amount raised in our match-funded Christmas and summer appeals.

23 and 49

No. of ambassadors and talks they delivered to local communities.

9,490

Total number of donors who supported our work.





585

No. of people who twinned their gardens.





8,057

No. of people who chose life-saving gifts for their loved ones.

A farmer in one of our projects contributed to the UK Government's work on Sustainable Development Goal 2: Zero Hunger.

Thank you

On behalf of Ripple Effect's project communities and global staff, thank you to our incredible donors who include:

Beatrice Laing Trust

Bralirwa PLC

Bread for the World

Brooke Equine Welfare

Christadelphian Meal a Day Fund

Coles-Medlock Foundation

Donkey Sanctuary

Eddie Dinshaw Foundation

Heineken Africa Foundation

Isle of Man Government

International **Development** Research Centre

International Labour Organisation

Jersey Overseas Aid

Mastercard Foundation

Netherlands Ministry of Foreign Affairs

Rabelais Trust

Royal Jersey Agricultural & Horticultural Society

Send a Cow Inc (known as Ripple Effect US)

The Samworth Foundation

UNICEF

World Food Programme

Roval **J**ersey

Society

Zoetis Belgium SA













THE DONKEY















Samworth 📢 Foundation

unicef



Ministry of Foreign Affairs of the Netherlands

We would also like to thank the generous individuals who supported our work this year.

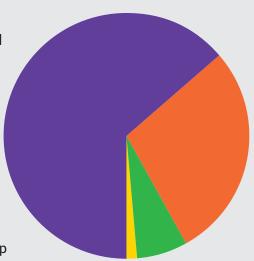
Financial Summary

£12.6m income

Income increased by 40% in 2024-25

- £9.3m Grants (2023-24 £5.74m). Grants from public and private institutions, corporate donors, trusts and foundations rose by 62% and accounted for 74% of total income. This is largely due to the significant grant from the Mastercard Foundation to fund the third year of a project in Uganda. The project supports youth employment and engagement in the dairy industry.
- £2.41m Donations (2023-24 £2.55m).

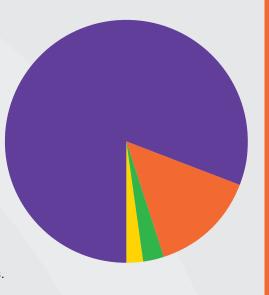
 Despite the continued fundraising challenges, as experienced in the previous year, gifts from individual supporters saw little change and made up 19% of total income.



- £0.71m Legacies (2023-24 £0.59m). Supporters' legacies provided very valuable unrestricted funds. We're grateful to all our supporters who remember us in their Will.
- **£0.2m Other income** (2023-24 £0.1m). There was a small uplift from last year.

£12.4m expenditure

- **£10.6m Africa programmes** (2023-24 £6.99m).
- **£1.26m Raising funds** (2023-24 £1.21m). Our surplus for 2024-25 was £0.31m (2023-24 £0.37m surplus)
- £0.26m Governance (2023-24 £0.26m). Governance costs relate to the overall management and control of the charity by its trustees (who are not paid) and senior management.
- **£0.15m Education and advocacy** (2023-24 £0.16m). Our advocacy work this year focused on raising awareness of the climate crisis affecting our farmers.



We currently spend just 10 pence in the pound on fundraising; however, this efficient way of spending may limit how much our income grows in the future. So from 2026, we plan to strategically invest in growing our income, focusing on high-return opportunities like legacy giving and multi-year funding pledges from donors.



A day in the

Isaac Ogutu

Having just celebrated 10 years at Ripple Effect Kenya, Isaac is a seasoned Sustainable Agriculture Officer. He trains communities across rural Kenya to farm sustainably, improve their food security, and become more resilient to climate change.

I wake at 5:30am to say a prayer and have a quiet moment of reflection. My wife and I have a young family, so mornings are busy and when I'm at home, I help her get the children ready for school. Before I leave, I check my schedule, emails and updates from our field teams. Around 7am I'm on the move; sometimes I travel in a project vehicle, other times by public transport, depending on whether I'm working in the office or the field.

I studied agriculture at college and did an internship before graduating and joining the agricultural sector. My connection to Ripple Effect is personal: when the organisation used to be called Send a Cow, it sent my parents a cow which helped to feed us and pay my school fees. That experience inspired me to support other farmers in the same way.

Most of the communities I work with are far from the main roads, and that can be rough, especially in the rainy season. But the trips are always worth it. My work includes visiting farms, checking demonstration plots and training farmer groups. I also mentor peer farmers and young learners.

A good day is when I see farmers putting what they've learnt into practice, a flourishing kitchen garden, green fodder plots or a healthy harvest. That's when I know our work is making a real difference.

Some stories stay with me. I once worked with Jennifer, a widow who was struggling to pay school fees and feed her children. After learning how to grow bananas and fruit trees, she expanded her farm and built a new house. Today, she earns a good income and even trains other farmers.

For someone who doesn't know Ripple Effect, I'd say it's more than an organisation. We work with rural families to help them find local solutions from their farms that improve food and income. It's about giving people the confidence and skills to create lasting change.

After work, I enjoy spending time with my family and visiting relatives. On Sundays, I go to my local church to thank God for the past week and bless the following week, and I find joy in guiding and encouraging others.

People are often surprised to learn that I'm also a good cook. I enjoy preparing traditional Kenyan meals, especially local dishes that remind me of home.

Learn more about our work at rippleeffect.org

