



ACAT
Annual Report
2025





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I had always loved planting vegetables but it felt like it was not working out. After training I started my garden again, and this time I was more equipped with the necessary skills. I also planted potatoes, spinach and cabbage and now things are looking good for me.

– Sithembiso Mbambo

Well done to all who have worked so hard to achieve these amazing results.
All photographs are taken by our ACAT team.

Overview of ACAT

ACAT was established in 1979 as a Christian development organization committed to improving the livelihoods of the active rural poor in South Africa. Using a self-help approach, ACAT has developed the Integrated Livelihoods Programme (ILP), which equips families to start sustainable businesses, and savings and loans groups.

The ILP's methodologies are based on robust training and mentoring programmes aimed at equipping the whole family to overcome poverty, and influence, motivate and assist others to do the same. This is achieved through sustainable agriculture, entrepreneurial development, and youth development activities.



Integrated Livelihoods Programme

1 Develop foundations

- Social mobilisation by forming groups and training participants to increase their knowledge, skills, and capacity
- Strengthening civil society through community structures,
- Spiritual upliftment and transformation

4 Independent employment

- Create sustainable employment
- Develop entrepreneurship
- Youth skills and entrepreneurial development
- Youth entrepreneurship
- Inspire those around them



2 Food Security

- Group members develop food gardens to feed their family which results in
- Increased food production
 - Improved health and nutrition
 - Improved income levels

3 Income Generation

- Group members
- Start small income generating activities
 - Access savings and loans groups

Partner with ACAT by:

- Investing in ACAT's Youth Programme
- Investing seed capital into Savings and Loans Groups
- Sponsoring training in sustainable agriculture and entrepreneurial development
- Sponsoring a salary
- Contributing to general expenses

All contributions are:

- B-BBEE relevant under Socio Economic Development, Enterprise and Supplier Development and Informal Skills Development
- Deductible in terms of Section 18A of the Income Tax Act



CHAIRMAN'S REPORT

The year 2025 was a challenging year for the NGO sector, influenced by global conflict, economic instability, and reduced international development funding. Many governments redirected budgets away from foreign aid toward defense and domestic priorities, creating a difficult fundraising environment.

It was also a very challenging year for the board having to deal with some serious and difficult staff issues. Many of the board members had health challenges, which in some cases, are still ongoing.

It was also the year we had to grieve the visionary and oldest Founding Member of ACAT - Von Clairvoux Petrus van der Linde – who passed away in November at the age of 93. His inspirational dedication towards ACAT has left a memorable impression on what it is today. ACAT hosted his Life Celebration on December 5th in the Main Auditorium that was built by Gerald Dedekind's father, and it was a great day to see all the old and new faces together at ACAT. Despite these pressures, ACAT remained stable and focused on its mission of poverty alleviation and community transformation in rural KwaZulu-Natal.

Organisational focus and values

ACAT continued to emphasize its faith-based foundation, focusing on trust in God, obedience, and service to the poor and needy communities. The organization prioritized purposeful action rather than activity, ensuring programmes delivered meaningful outcomes.

Collaboration remained central, recognizing that lasting change requires partnerships with churches, NGOs, and community leaders.

Programme impact (Integrated Livelihoods Programme)

The ILP remained ACAT's flagship programme, operating across 18 rural areas in KwaZulu-Natal. Communities were supported through a "Train-the-trainer" model, using Area Implementing Committees (AICs) and Community Volunteers.

Key programme highlights included:

- 176 New Groups of Five formed.
- 477 Home Food Security workshops conducted.
- 581 Business workshops conducted.
- 705 New Household Food Gardens were established.
- 603 New Income-Generating Activities started by programme participants.

Youth development

Youth empowerment remained a key priority for ACAT securing sustainability among all age groups especially the youth. A total of 785 young people participated in Youth Basic Life Skills (YBLS) training. Partnership initiatives, such as the National Youth Service programme with Seriti, provided practical agricultural and life-skills training for youth.



Community financial empowerment

Savings and Loans Groups (SLGs) continued to grow, with 111 active groups and 1,134 members. Members saved over R940,000 in 2025, bringing cumulative savings to more than R9.3 million.

Partnerships and collaborations

ACAT strengthened its collaborative ecosystem by partnering with 23 grassroots organizations, primarily local churches. These partners supported training, youth programmes, and leadership development.

Training centre and capacity building

The ACAT Training Centre in Lidgetton hosted 26 weeks of training attended by more than 860 participants. Courses included AIC workshops, Community Volunteer training, Collaboration series courses, and specialized training programmes.

Governance and organizational strength

Strong governance structures continued through the Board of Governors and the Finance and Audit Sub-Committee. ACAT maintained rigorous financial management, statutory audits, and donor reporting to ensure transparency and accountability.

Looking ahead

Communities are increasingly taking ownership of their development, strengthening the sustainability of ACAT's work. Looking forward, ACAT aims to deepen partnerships, strengthen community leadership structures, expand collaboration and continue building resilience among rural families in KwaZulu-Natal. God has brought ACAT through 47 years of faithful provision and we firmly believe He will continue to do so. We abide in Him, His plan and building His Kingdom. To God be all the Glory and all the praise for His mercies endure forever. Glory-Hallelujah!

Merwyn Thyse – Chairman

Tribute to Von van der Linde

Founder of ACAT

13 July 1933 – 30 November 2025



Von Clairvoux Petrus van der Linde was the son of a Free State farmer and had a love for the land in his heart. God placed a vision for improving the conditions of the poverty-stricken rural people of Africa so in 1977, Von approached people who could help establish and operate an organization that would carry out the vision he had received from God. He resigned from Mercedes Benz, to take his pension, and go full time into the newly established organisation, called Africa Co-operative Action Trust (ACAT). Together with the team, the financial and other problems they faced, were overcome and ACAT grew wonderfully well, with outreaches established in various parts of South Africa and Zimbabwe and Swaziland.

The resilience, perseverance and determination of Von, supported by Irmgard, based on his faith, trust and hope in God, are the foundations on which ACAT was built and continues to be to this day.

Well done Von, good and faithful servant of our Lord Jesus Christ.



DIRECTOR'S REFLECTIONS

Stand firm

2025 was a year that many in the NGO sector will recognise as particularly challenging. Global conflicts and economic pressures created ripple effects across our continent, impacting communities, partners, and organisations alike. Yet, as we reflected already in 2024, we were reminded that no matter how dark the world may seem, we are called to live as children of light. While many of the struggles we faced appeared to be in the physical realm, we were continually reminded that our struggle is not against flesh and blood, but against the rulers, the authorities, the powers of this dark world, and the spiritual forces of evil in the heavenly realms. In the midst of these challenges, we held firmly to the truth that the victory has already been won. Our calling was not to fight from a place of fear or striving, but to stand in that victory and trust our Father's guidance. Time and again we saw His provision and protection – reminding us that our role is simply to be obedient: to cast our line where He directs, rather than throwing wide nets of our own making, trusting that He has already prepared the provision and protection we need.

Africa

News from across our continent continued to remind us of the horrific conflicts and wars affecting many regions of Africa. They serve as sobering reminders of how our continent and her people are often hard pressed on all sides – but not crushed; perplexed – but not in despair; persecuted – but not forsaken; struck down – but not destroyed. In moments like these, we are reminded that we are deeply connected to one another across this vast continent. Like a spider's web, so finely woven that it can sense the slightest vibration, we too are called to remain sensitive to the struggles and suffering of others. When one part of the web trembles, the whole web feels it. In the same way, the pain of one community must move the hearts of many. Yet even amid these challenges, the deeper story of Africa continues to unfold. It is a story of resilience, of faith, and of people who refuse to surrender to despair. Across the continent we continue to witness quiet miracles – in the perseverance of communities rebuilding their lives, in the courage of those who continue to believe, and in the hands of those who work tirelessly to bring hope where it seems most fragile.

Co-operative

Remaining relevant and resilient begins with recognising that ACAT is only one contributor to the greater mission of poverty alleviation. This work is not ours alone. We are called to participate as co-creators, working alongside others to bring restoration and dignity to our communities. This requires humility and a willingness to collaborate with partners who share our vision. Whether addressing challenges, strengthening programmes, or expanding our reach, we must continually ask: Who can we work with, and how can we work together to bring deeper solutions to complex issues? Scripture reminds us that we are one body, where no part is more important than another and where there should be no division. Each person and organisation has a role to play. When we honour this, we unlock greater impact – because lasting change is never achieved alone.

Action

Time is still one of our most precious commodities. We have embraced action as a guiding principle, ensuring that our efforts remain purposeful and impactful. It is easy to celebrate activities that make for a good picture yet produce no clear outcome. Instead, we continually challenge ourselves to focus on actions that genuinely contribute to the greater goal of poverty alleviation. As iron sharpens iron, we allow ourselves to be refined through mutual accountability with communities we serve, ensuring that the actions we take are timely, strategic, and lead to meaningful outcomes. By holding action as our standard, we ensure that our time, energy, and resources are directed toward what truly matters – creating lasting change in the communities we serve.

Trust

Building trust is an ongoing journey that requires consistency, integrity, and authentic relationships. Whether within the ACAT family, the communities we serve, or among our partner organisations, trust remains a cornerstone of lasting impact. Without it, genuine collaboration and progress are impossible. If communities are to take ownership of their own development, trust must lie at the heart of all we do – cultivating confidence, unity, and a shared commitment to sustainable change.





INTEGRATED LIVELIHOODS PROGRAMME (ILP)

ACAT's Integrated Livelihoods Programme (ILP) serves as the overarching implementing framework. This programme promotes self-sufficiency, economic resilience, and sustainable community development. This section provides a summary of the 2025 progress and achievements. As a foundation for all interventions, it is essential to reflect on ACAT's Vision, Mission, and Values, which guide every aspect of our work and ensure alignment with our long-term goals.

Vision

Our Vision is to see ACAT as an instrument in God's Hand in the transformation of the active poor people of KwaZulu from their spiritual, mental and physical poverty into a sustainable lifestyle which is God-centred and people orientated.

Mission

ACAT's mission is to design and implement training and mentoring programmes aimed at equipping people to be sustainable in every aspect of their lives and to influence, motivate and assist others to achieve the same.

This mission is giving effect, within the development context, to Acts 3 vs 3-7 where Peter said to the beggar: *"Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of Nazareth, stand up and walk". Taking him by the right hand, he helped him up."*

Values

ACAT's values derive from the received word of God as contained in the Bible. These values do not vary over time, even though the circumstances and socio-economic environment in which they are put into effect in day-to-day activities may change. Key elements of ACAT's values are:

- Total trust and obedience to the Triune God: Father, Son and Holy Spirit – and the holding of the name of Jesus Christ above all names.
- Actively to seek and apply God's perspective in all our decisions and behaviour.
- Love and compassion in all our dealings, with a keen appreciation that all have sinned and come short of the glory of God, without condoning sins and errors, yet not judging those who commit them.
- To ensure that, as far as it lies within ACAT's power, all it does leads to sustainability at the spiritual, mental, physical and material levels among ACAT's

target people, as well as within ACAT itself, and in any organisation with which ACAT associates on a partnership basis.

- A commitment to excellence in ACAT’s governance and in its stewardship of all human, financial and physical resources placed by God at ACAT’s disposal, and being fully accountable for the use thereof. This implies not accepting shoddy work or mediocrity in ACAT’s world view.
- In all circumstances, to maintain the highest levels of ethical and moral behaviour, to be transparent in all dealings and not to be drawn into efforts to use the ends, however noble, to justify the means which do not fit with ACAT’s values.

Ethos

ACAT’s ethos is God-centred and people orientated.

Goal

The Africa Co-operative Action Trust’s goal is to transform the lives of marginalized rural communities by unlocking economic opportunities through entrepreneurship and sustainable climate smart agriculture.

Programme

Our flagship initiative, the Integrated Livelihoods Programme (ILP), equips vulnerable rural families to break the cycle of poverty, igniting a ripple effect of positive change throughout the 18 areas we serve in KZN.

Key aspects include:

- Making use of sustainable agriculture practices such as increasing soil fertility, land preparation, water harvesting, seed saving, vegetable production, farm animal husbandry, marketing, crop production, natural resource management, fruit production, soil conservation.
- Making use of sustainable business practices such as bookkeeping, marketing, planning, costing, mark-ups, problem solving, and natural resource management.
- Encouraging members to become members of sustainable community structures.
- Encouraging members to achieve self-reliance and sustain an ever-improving quality of life.
- Encouraging members to address the causes of poverty.
- Encouraging members to establish sustainable food security, which leads to improved family health and boosts the potential of their children, physically and mentally.
- Encouraging members to produce surplus for increased income
- Encouraging members to make appropriate use of natural resources.
- Encouraging members to become role models in sustainable agriculture and entrepreneurship.

Understanding the critical importance of youth empowerment, the ILP includes the Youth Basic Life Skills (YBLS) programme for young people aged 14 to 18. This initiative offers a transformative 3 to 4-day training course during school holidays, held at different locations in KwaZulu Natal. By equipping youth with vital skills and knowledge, we empower them to make informed decisions about their futures, fostering a brighter tomorrow for themselves and their families.

Topics focus on, but are not limited to:

- Business and Food Security
- Career Guidance
- Sexual and Reproductive Health, including HIV and AIDS
- My relationship with God
- Child Protection
- Gender-based Violence

Approach

ACAT’s approach is based on the belief that sustainable community development is most effective when communities lead and take ownership of their own growth and progress. Over the years, ACAT has co-created robust community structures designed to take on this responsibility and drive development in their own communities. These structures have changed over the years and in 2024, based on internal and external evaluations, ACAT and the communities moved from multiple structures per area to one main implementing committee called the Area Implementing Committee (AIC) per area.

This committee is an apex structure composed of 4-5 dedicated individuals/local leaders. At the top of this structure is a Community Extension Officer (CEO), supported by two Zone Facilitators (ZF), who in turn work with 2-3 Community Volunteers (CV). This core team are further supported by a 5-10 other CV’s in the community.

To ensure that the above approach remains relevant and to build organisational and community resilience, ACAT places a major focus on collaborations. ACAT is focused on building strategic relationships with like-minded organisations with whom symbiotic partnerships can be pursued. We refer to this as ACAT’s “Collaborative Ecosystem” and it is from this ecosystem that we draw out innovative solutions that we research and adapt into our programmes. Collaborations are crucial to overcoming the ever-changing landscape of the communities we serve.





Model

Area Implementing Committees

Using a 'train-the-trainer' model, ACAT equips Area Implementing Committees (AIC's) with the skills to become trainers themselves, enabling them to roll out the various aspects of the Integrated Livelihoods Program (ILP) within their own communities. This equipping of the AIC is achieved through tailored workshops at the ACAT centre, monthly infield meetings, and regular mentorship. Each AIC is guided by an ACAT Extension Coordinator (EC), who oversees the ILP rollout, ensured effective implementation, and provided ongoing support through the year. Continuous mentorship and community feedback keep the initiative relevant, responsive, and resilient.

2025 saw the second year of the AIC structure in motion and feedback has shown us that this structure is working well with community approval of the new approach. This new community structure continued to provide a foundation for engaging in meaningful discussions with communities about their path toward greater independence.



Community Volunteer Courses

To reduce attrition in the AIC, ACAT allows each AIC to nominate community members for the Community Volunteer (CV) course at the ACAT centre. This proactive approach ensures a steady pool of skilled individuals ready to join the AIC. The CV course equips these participants with the necessary skills to become Community Volunteers. The program consists of five week-long training sessions spread over one year.

We are pleased to report that, in 2025, 103 new Community Volunteers (CVs) were identified and began their training by attending the CV1 course at the ACAT Centre in March and April. Of these, 86 continued to the CV2 course in June, and 77 attended the CV3 course in August. A total of 78 CVs attended the CV4 course in October (including CVs from the 2024 cohort), and 74 completed the training cycle by attending the CV5 course in November and December. (See Photo report page for celebrations at CV5).

Collaborative Ecosystem

ACAT has identified that in order to remain relevant, build organisational resilience and scale, it has made collaborations a major focus. ACAT is focused on building strategic relationships with like-minded NGOs and churches with whom symbiotic partnerships can be pursued. We refer to this as ACAT's "Collaborative Ecosystem."

In 2025 ACAT collaborated with 23 local grass root organisations. These 23 organisations, predominantly made up of local churches, showed great commitment to contributing to poverty elevation and committed to attending the Collab Series which was run over 4 weeks at ACAT over the year, as well as nominating members to attend the CV course. The Collab partners also played a role in supporting their local AIC in the roll out of various activities such as BLS and/or YBLS. In 2025 ACAT, the AIC and the 2025 collab partners were able to identify a further 20-30 new partners who will be engaged with in 2026.

In July 2025, 102 young people from Lidgetton joined ACAT's National Youth Services (NYS) programme, implemented in partnership with Seriti. Over six months, participants gained practical work experience while contributing to the development of the ACAT Training Centre. Working in teams, they cleared a neglected gum plantation, repurposed timber for fencing and firewood, and helped establish productive food gardens. Participants prepared soil, built compost systems, and raised and transplanted more than 4,000 seedlings, planting crops such as maize, sunflower and butternut and harvesting vegetables from the plots they had prepared themselves. Alongside practical agricultural training, the youth attended workshops with Seriti and completed ACAT's Basic Life Skills course, covering mindset, health, nutrition, food production and income generation. These experiences helped build confidence, practical skills and a sense of purpose among participants. The programme concluded with a graduation celebration, marking the growth and achievements of the young people who completed the programme and took important steps toward building sustainable livelihoods.

ACAT continued its partnership with the Future Farmers Foundation (FFF) in 2025, providing valuable practical learning opportunities for five Future Farmers participants. During the year, these young agricultural trainees gained hands-on experience in sustainable farming practices at the ACAT Training Centre while also developing important leadership and management skills. As part of their placement, they supported and helped oversee the implementation of the National Youth Services (NYS) programme, working alongside staff to guide youth teams in agricultural tasks such as land preparation, crop production, composting and infrastructure development. In addition, all five participants completed ACAT's Community Volunteer Course, where they gained valuable skills in community engagement, leadership, teamwork, and practical problem-solving. This training strengthened their ability to work with and support community members while building confidence and a deeper understanding of community-based development. Through this combined experience, the Future Farmers strengthened both their technical agricultural knowledge and their capacity to mentor others, preparing them for future leadership roles within the agricultural sector.



Process

Formation of Groups of 5 (G5)

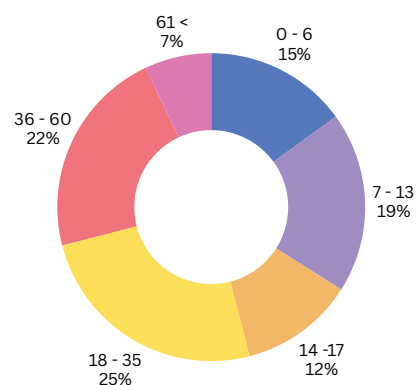
Members from the communities that want to be trained by the AIC, mobilize themselves into groups of 5 (G5). This structure introduces a social scaffolding that provides support and accountability and plays a vital role in the community members journey out of poverty. Each AIC is capacitated to train 10 new groups of 5 per year (50 in total/community).

In 2025 there were 176 new Groups of 5 formed in the ILP. Data from a baseline survey of 880 G5's from 18 areas in KwaZulu Natal.

G5 household statistics show:

- 7** Average number of people living in a household:
- R2391** Average estimated total grant per household:
- 84%** children go to school
- 15%** are aged between 0 and 6 years
- 19%** are aged between 7 and 13 years
- 12%** are aged between 14 and 17 years
- 25%** are aged between 18 and 35 years
- 22%** are aged between 36 and 60 years
- 7%** are 61 and over

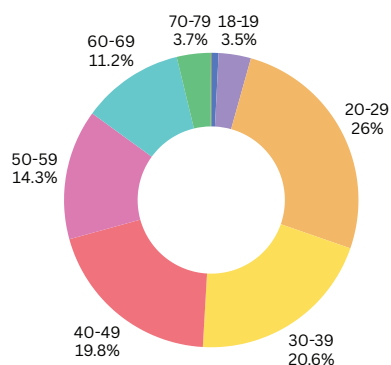
Household Age Distribution



G5 demographics:

- 86%** are female
- 76%** unmarried
- 42%** are youth (age 35 and under)
- 88%** belong to a church / identify as Christian
- 95%** do not have an income generating activity
- 85%** rely on a government grant
- 43%** have completed Grade 12
- 12%** are practising a form of savings
- 58%** do not have a door size garden
- 55%** do not have crops

G5 Age Distribution



Basic Life skills (BLS)

After groups of 5 have been formed and baselined, they are invited to attend a 10-day Basic Life Skills (BLS) course which is run by the AIC in their community with the support of the ACAT Extension Coordinator. Amongst other topics this course covers:

- Personal development including physical, mental and spiritual
- Household Food Security through Sustainable climate smart agriculture
- Income generation
- Family development
- HIV and AIDS and other relevant diseases
- Gender-based Violence prevention
- Child Protection

Youth Basic Life Skills training

In many rural communities in KwaZulu-Natal, young people face significant challenges, including high unemployment, limited opportunities and exposure to risks such as gender-based violence and teenage pregnancy. In response, ACAT continues to invest in youth through the Youth Basic Life Skills (YBLS) programme, equipping teenagers with the knowledge, confidence and values needed to make positive life choices.

In 2025, a total of 785 young people participated in YBLS courses across multiple rural communities. The programme reached 485 girls (62%) and 297 boys (38%), with an average age of 14 years old.

During the training, participants explored critical topics including career guidance, sexual and reproductive health, HIV awareness, gender-based violence, personal responsibility and faith. For many young people, these



sessions provided a rare opportunity to openly discuss challenges they face and receive guidance from trusted facilitators. (See photo report for testimonies from youth).

Workshops and sector groups

After completing the Basic Life Skills (BLS) course, G5 members have the opportunity to participate in a series of community-based workshops held throughout the year. These workshops focus on two key themes – Home Food Security (HFS) and small business development – and are designed in response to the needs identified by community members themselves. The workshops deepen participants' practical understanding of sustainable food production and entrepreneurship, while also providing a platform to introduce innovations and practices emerging from ACAT's broader collaborative ecosystem.

In 2025, ACAT facilitated 477 Home Food Security workshops and 581 Business workshops, with a total attendance of 3,523 and 3,957 participants respectively. Through this continued training and mentorship, 705 new household food gardens were established during the reporting period. These gardens provide vulnerable families with a reliable opportunity to grow their own nutritious food, even under challenging climatic conditions. By promoting affordable, sustainable production methods that do not rely on costly external inputs, families are better protected from financial shocks while strengthening their long-term food security.

Alongside improvements in household nutrition, the programme also supports income generation. During the year, 603 new income-generating activities were started by G5 members, helping households diversify their livelihoods and move towards greater financial resilience.

Sector groups

G5 members are also given the opportunity to join Sector Groups – groups focused on a specific area of interest such as livestock production or fruit tree cultivation. These groups create a space where members can exchange ideas, encourage one another, and explore

opportunities for innovation within their chosen sector. Where additional capacity building is needed, ACAT draws on its network of partners and its broader collaborative ecosystem to introduce new knowledge, skills, and practical innovations through these groups.

In 2025, 28 new Sector Groups were established. A Sector Group (or Interest Group) forms when farmers or business owners working within the same industry – or with shared business interests – come together to leverage economies of scale, improve market access, and strengthen the quality of their products or services. These groups may include members from multiple Groups of Five who share a common goal.

Within the ACAT programme, the formation of a Sector Group is an important indicator of entrepreneurial growth, demonstrating how participants move beyond individual enterprise development towards collaboration and market-oriented thinking.

Savings and Loans Groups

G5 members are also encouraged to join Savings and Loans Groups (SLGs), which provide access to the capital needed to start or expand income-generating activities. These groups are independently managed by community members and operate according to a shared constitution that guides how savings, lending, and repayments are handled.

Within the Integrated Livelihoods Programme there are currently 111 active SLGs, with a combined membership of 1,134 members. In 2025 alone, members saved over R940,000, bringing the total amount saved to date to more than R9.3 million.

However, the challenges faced by SLGs in 2025 remained similar to those experienced in 2024. Baseline data indicates that only 12% of participants are practising regular savings, highlighting the severe economic pressures facing many households. For some members, there has simply been no disposable income available to save, while others have struggled to repay loans taken from their SLG.



In addition, an assessment conducted by the EC team during the year found that some groups were functioning more like informal stokvels rather than properly constituted Savings and Loans Groups. As part of maintaining the integrity of the programme, these groups have been removed from the official SLG register.

Staffing

During the year, the Extension Coordinators (ECs) demonstrated strong teamwork and leadership as they began taking responsibility for specialised portfolios within the programme. This shift allowed team members to develop deeper expertise in particular areas while strengthening collaboration across the broader team. As a result, the EC team adopted a more structured and coordinated approach to their work, improving planning, communication, and the delivery of programme activities across communities. This strategic adjustment has enhanced efficiency and strengthened the overall implementation of the Integrated Livelihoods Programme.

The EC team also experienced some staff transitions during the year, creating both challenges and opportunities for growth. These changes have allowed ACAT to refine roles within the team and bring in new capacity, positioning the programme to move into 2026 with a stronger and more focused Extension Coordination team.

The Farm Team also experienced a year of meaningful growth and renewed purpose. With increased focus and energy, the team worked towards developing the ACAT Training Centre into a model farm that demonstrates practical, climate-resilient agricultural practices. Their dedication has strengthened the centre as a living learning space where participants, youth, and community members can see sustainable farming techniques in action. The progress made this year has laid a strong foundation for showcasing agricultural best practices that can be replicated within the communities served by the programme in the future.

At the same time, the Finance, Administration, and Catering teams continued to play a vital enabling role. Throughout the year they successfully adapted to new systems, processes, and operational approaches introduced as the programme evolved. The Finance team also underwent staff changes during the year, which required adjustments and additional effort to maintain continuity. Despite this transition, the team ensured that financial management and administrative systems remained strong and reliable. These changes have ultimately positioned the department to enter 2026 with renewed capacity and strengthened systems.

Across all teams, the dedication, adaptability, and shared commitment of staff have been critical in ensuring the continued growth and impact of ACAT's Integrated Livelihoods Programme.



CENTRAL SERVICES

The specialized Central Services – comprising leadership, governance, strategic management, centre training, fundraising, and administration – remain essential to the effective functioning of any organization. Once again, these services have been provided from our Training Centre in Lidgettton, located 60km from Pietermaritzburg in KwaZulu-Natal (KZN).

Administration

The administration team plays a vital role in ensuring smooth operations. Their responsibilities include procurement of supplies for catering and training (both at the centre and in communities), donor and Board reporting, data collection and analysis, computing processes, secretarial and consultancy support, reception services, and general office duties. Their support has been instrumental in enabling both the centre and field teams to function effectively. Additionally, training manuals were procured for each training course conducted throughout the year.

Strategic Management and Human Resource Services (SMS)

ACAT's Leadership Team has played a crucial role in ensuring the efficient operation of both the centre and the programme throughout the past year. Strategic management services have provided leadership and direction in the following key areas:

- **Daily Operations and Programme Oversight:** Managing ACAT's daily affairs through Leadership

meetings, including agenda setting, minutes, and follow-ups to monitor field and Centre-based programmes.

- **Strategic Review of the ILP:** The Integrated Livelihoods Programme (ILP) remains a dynamic initiative, continually evolving in response to internal and external changes. The Leadership Team has actively reviewed and adjusted key aspects of the ILP to enhance its effectiveness.
- **Collaborations:** Seeking mutually beneficial partnerships with other organizations to maximize programme impact. Overseeing and monitoring the implementation of partnership-related activities.
- **Staff Development:** Organizing and facilitating training workshops for staff that ensures a healthy organisation culture and capacity.
- **Organisation health and safety:** Ensuring the health and safety at the centre and at infield activities.
- **Financial Management:** Overseeing donor funds, income-generating activities, investments, retirement funds, and medical aid schemes.
- **Board Implementation:** Executing decisions made by the Board and its sub-committees.
- **Donor Engagement:** Maintaining regular contact

with our dedicated contractual donors, who themselves face increasing challenges in securing funds amid global economic pressures such as wars, inflation, and humanitarian crises.

- **Corporate Sector Funding and Compliance:** 2024 was dedicated to ensuring compliance with legal and regulatory requirements for fundraising through this avenue. This has provided a foundation for 2025 fundraising activities.

Fundraising activities

Each year, ACAT compiles a range of reports which play an important role in maintaining strong relationships with existing funders and ensuring transparency and accountability in our work. In 2025, the NGO sector experienced a significant decline in overseas funding as many countries redirected budgets from foreign aid toward defence spending. Although this created a challenging fundraising environment, we were encouraged to secure a new partnership with the Leopold Bachmann Foundation, while also seeing several smaller local funding partnerships emerge.

Key fundraising and financial management activities included:

- **Ongoing engagement with funders**, primarily through site visits, to strengthen relationships and explore new opportunities.
- **Submitting detailed proposals and budgets** to secure funding for 2025 and beyond.
- **Ensuring compliance with donor agreements**, including meeting all contractual targets and reporting obligations.
- **Managing donor tranche payments** to minimize cash flow disruptions and sustain programme activities.
- **Compiling essential reports**, including the 2025 Annual and six-monthly reports, to keep stakeholders informed.
- **Completing the 2024 annual statutory audit** in a timely manner. ACAT's bookkeeping and accounting team ensured all records were accurate, enabling auditors to finalize the 2024 Audited Financial Statements before the March 2025 Board Meeting.
- **Successfully conducting Bread for the World audits**, with thorough financial reviews for both the June and December reporting periods.
- **Strategic investment planning**, guided by the Board's Investment Committee and two independent Investment Advisors, to safeguard ACAT's financial sustainability.

By maintaining rigorous financial oversight, transparent reporting, and proactive fundraising, ACAT continues to build trust with donors and strengthen its long-term financial resilience.

Programme monitoring

The results presented in the ILP Reports were compiled from various monitoring and reporting tools developed by ACAT and in line with ACAT's logic model. These include:



- **Monthly Progress Chart:** This valuable tool is reviewed at leadership each month to track programme progress toward annual objectives. The chart draws data from reports submitted by Extension Teams, including:
 - CV Reports with signed attendance registers
 - Area Reports
 - Activity Reports
 - Travel Returns
 - Training Reports
 - Income Generation Reports
- Continued refinement of data collection processes, ensuring cleaner data for more accurate decision-making.
- **Savings and Loans Groups (SLG) Reports:** These provide insights into financial activities within communities, helping assess economic empowerment efforts and will be refined further in 2026.
- **Technology-Based Monitoring:** 2025 focused on engagement with AI which helped build significant efficacies into the program.

Module Sales and Bibles Reports: These reports are generated using ACAT's accounting software, managed by the Accounting and Resource teams, ensuring financial accuracy and resource tracking.

Finance, cash flow and sustainability

ACAT remains committed to strong financial stewardship, ensuring the organisation's stability and long-term sustainability. A key priority has been maintaining healthy cash flow to support ongoing programme activities without disruption. This requires careful financial planning, including the timely payment of invoices and ensuring that adequate funds are available across various accounts. Given the timing of donor tranche payments, ACAT has strategically managed its resources to buffer against potential financial fluctuations and prevent delays in programme implementation. By prioritising

Central Services

budget discipline and responsible financial oversight, ACAT continues to operate efficiently while safeguarding its ability to sustain and grow its impact.

Centre trainings

The ACAT Training Centre was established to host activities that advance ACAT's vision and enable the scaling of its impact. During the year, the centre provided full board and lodging, along with the necessary training resources, across 26 weeks of training, attended by more than 860 participants.

- **Area Implementing Committees (AIC) workshops:** 3 to 5-day courses held 4 times in 2025 designed to equip, mentor and co-create solutions with AIC teams.
- **Collaboration Series:** 5 day courses held 4 times in 2025 designed to equip local grass root church/organisation leadership from the areas we serve.
- **Community Volunteer Course:** 5 day courses held 5 times in 2025 designed to equip G5 members to be become a community volunteer. There are two groups that are trained during this course hence there are a total of 10 weeks of training that takes place.
- **Community structure training:** 3-5 day course held 5 times a year designed to equip and mentor members of the community structures in the roll out of the ILP in their communities. There are two groups that are trained during this course hence there are a total of 10 weeks of training that takes place.
- **Specialised courses:** These are 1-2 day trainings that are held on an ad hoc bases throughout the year on specific areas of interest to our target groups and/staff. In 2025 we held two week training on strengthening the family unit for staff as well as youth training for a collaborative partner, one voice South Africa.

Resource Management and Distribution

ACAT ensures that essential resources – such as training materials, teaching aids, Bibles, and other programme resources – are readily available to support both Centre-based and field training. These materials play a vital role in equipping trainers and participants with the tools needed to effectively implement and sustain programme activities. To maintain efficiency, ACAT follows a structured process for ordering, packing, and distributing these resources. Careful planning and coordination ensure that materials reach the right locations on time, enabling smooth training sessions and uninterrupted programme implementation. This proactive approach strengthens the overall impact and effectiveness of ACAT's training initiatives.

Governance

Strong governance remains central to ACAT's stability and effectiveness. The Board of Governors meets three times each year to provide oversight and strategic direction. The Annual General Meeting (AGM), held in March, reviews ACAT's overall progress and financial position

following the completion of the previous financial year. In addition, Ordinary Board Meetings take place in March, July, and November, focusing on policy, planning, finance, and partnerships. To ensure financial accountability, the Finance and Audit Sub-Committee also meets three times a year to oversee statutory audits, financial management, investments, and reporting. Their work provides the foundation for informed decision-making by the full Board. Together, these governance structures reflect the Board's commitment to transparency, accountability, and sound financial stewardship, ensuring that ACAT continues to operate effectively and sustainably.

Conclusion

As we reflect on 2025, we recognise it as a year marked by both challenge and growth. Global uncertainties, shifting funding landscapes, and the complex realities facing the communities we serve reminded us that the work of poverty alleviation is never simple. Yet throughout the year we also witnessed resilience, faith, and perseverance—both within ACAT and among the communities who continue to work towards a better future.

Despite the pressures faced across the NGO sector, ACAT remained committed to its mission. Through strengthened partnerships, disciplined stewardship of resources, and the dedication of our staff, volunteers, and community members, the programme continued to bring meaningful change to households and communities. Gardens were established, businesses were started, training was delivered, and lives were impacted in ways that extend far beyond the numbers captured in this report.

Looking ahead, we remain encouraged by the growing sense of ownership within communities and the expanding network of partners who share in this work. The challenges of our time call not for retreat, but for deeper collaboration, thoughtful action, and renewed faith in the possibilities that lie ahead.

We move into 2026 with gratitude – for those who have walked alongside us, for the communities who continue to inspire us, and for the opportunity to serve. Together, we remain committed to pursuing lasting transformation and working towards a future where dignity, opportunity, and hope flourish across the communities of KwaZulu-Natal and beyond.

Rodney Spencer

March 2026



Impact of Basic Life Skills training



June 2025 BLS training attendees at Nquthu stand outside the training venue, fully engaged and enthusiastic. Community members are taking these trainings seriously, noting that they learn valuable skills and knowledge from the sessions. Later they participate in making a moisture trench. Beyond the lessons, the opportunity to meet and interact with others in the community has been equally transformative, helping them gain new perspectives and change the way they approach challenges in their daily lives.



Champions

During the year these **new group members** attended a Basic Life Skills course in their areas. They returned home and started to implement what they had learned.



Pastor Lindiwe Sengane from Squngeni (Dingimbiza zone) completed the BLS training in 2024. In March 2024, she also attended a pastors' course. She began by establishing a home garden and did not stop there; she continued to expand her production in order to sell her produce. A year later, as of September 2025, she was selling vegetables that she grows herself, she also buys and sells eggs to the community at a higher price. She expresses her gratitude for being connected with ACAT, which greatly motivated her to recognise the importance of farming and to start her own business.



Khulekani Ngubane joined the programme in 2025, He was influenced to join the programme by seeing his neighbour's productive garden. Now he grows own crops and vegetables and makes a good living out of these. Here is what he said,

"I was keen to join the programme after seeing my neighbour's thriving garden. For a long time I tried to do gardening but without proper training and farming skills. My aim is to develop my own agribusiness by growing crops and vegetables - starting with producing enough for home consumption. By growing my own vegetables, I have saved money which I use for buying other family needs such as groceries".



Lindiwe Msomi joined ACAT in 2024, and her group is called Siphosethu. Before joining ACAT, she used to farm and harvest, giving her produce away for free instead of selling it. After attending BLS, she says it opened her mind. She now plants, sells, and earns money. After her husband passed away, she started making mats, charging R100 each. She made 50 mats, earning R5,000. She is grateful to be part of the Savings and Loans group.

Emabhanoyini has long shown interest in establishing groups in their area, but faced access challenges due to their distance from the nearest CEO. To address this expansion, two community volunteers attended the CV courses at the centre during 2025 and joined the Collab to implement locally. Their gardens are now productive, providing fresh vegetables and surplus for sale. These pioneers are now preparing to train others in the community.

