



ANGLICAN DEVELOPMENT SERVICES WESTERN REGION

ANNUAL REPORT

2025 CONSOLIDATED ANNUAL FINANCIAL
STATEMENTS & PROGRAMME REPORT



LIST OF ABBREVIATIONS AND ACRONYMS

ALV	African Leafy Vegetables
ASK	Agricultural Society of Kenya
CBT	Community Based Trainer
ILILCC	Improved Livelihoods in Light of Climate Change
PASLFM	Promotion and adoption of Sustainable Land and Forest Management
SMILES	Strengthening Maternal and Infant Health outcomes through Local engagement
MTM	Moments that Matter
CHP	Community Health Promoters
ECD	Early Childhood Development
CHC	Community Health Committee
CHMT	County Health Management Team
CASSCOM	County Agricultural Steering Committee Sector
LREB	Lake Victoria Basin Economic Block
SUSTFARM+	Sustainable food Systems
WHH	Welt Hunger Hilfe
CORDAID	Catholic Organization for Relief and Development
RKFINFA	Rural Kenya Financial Inclusion Facility

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US T B O A

The Anglican Development Services Western (ADSW) is a faith-based organization established as a development arm by the six Dioceses of the Anglican church of Kenya, western region, namely; Bungoma, Butere, Katakwa, Maseno North, Mumias and Nambale.

The main aim is to facilitate the poor rural communities in Western Kenya to realize sustainable development.

The organization was initially known as Western Region Christian Community Services, registered as a limited company by guarantee in 1997 and later rebranded as Anglican Development Services Western-(ADS-W) in 2014

Vision

Sustainable communities living Godly and dignified lives.

Mission

To build partnerships with communities and empower them to address their needs.

Core Values

- Godliness
- Stewardship
- Inclusiveness
- Teamwork
- Partnership
- Professionalism
- Integrity and Accountability
- Compassion
- Creativity & Innovation
- Dignity

OUR THEMATIC AREAS

Resilient communities. Dignified lives. Sustainable future.



**Food & Nutrition
Security**



**Climate Change & Natural
Resource Mammagement**



**Integrated Health &
Social Protection**



**Human Rights, Governance
& Peace Building**



**Natural Disaster
Management & Crisis
Response**



**Institutional Strengthening
& Sustainability**

ACCESS ALL THE PROJECTS AND IMPACT STORIES



ADS WESTERN



BOARD OF TRUSTEES 2025



**RT. REVD. ISAIAH
OBUYA**

Diocese of Nambale



**RT. REVD. JOHN
OKUDE OMUSE**

Diocese of Katakwa



**RT. REVD. CHARLES K.
ASILUTWA**

Diocese of Maseno North



**RT. REVD. DR. GEORGE
MECHUMO**

Diocese of Bungoma



**RT. REVD. ROSE N.
OKENO**

Diocese of Butere



**RT. REVD. DR. JOSEPH
WANDERA**

Diocese of Mumias

ADS WESTERN



BOARD OF DIRECTORS 2025



DR JUSTUS EMUKULE
CHAIR BOD



PROF CATHERINE AURAH
VICE CHAIR BOD



CPA SAMSON NAKHUNGU
BOD TREASURER | CHAIR
OF FINANCE COMMITTEE



MR SAMWEL OMWAKWE
BOD MEMBER | CHAIR OF
PROPERTY AND INVESTMENT
COMMITTEE



MR PETER AMBENJE
BOD MEMBER | CHAIR OF
PROGRAMMES AND
PARTNERSHIPS COMMITTEE



MRS JOSEPHINE MURUKA
BOD MEMBER



MS. AUDREY N. ORONDA
BOD MEMBER



VEN. FREDRICK MAKOKHA
BOD MEMBER

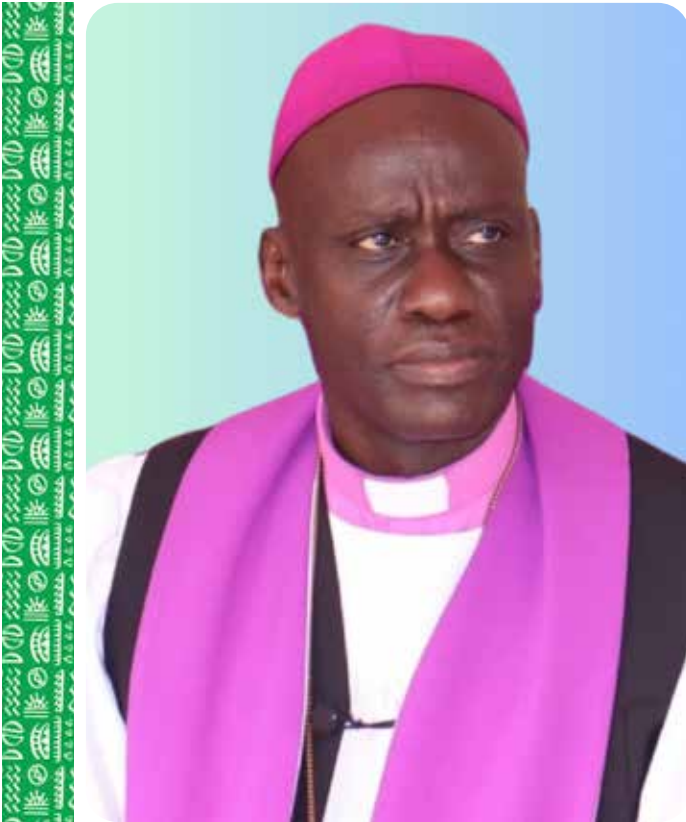


MRS GRACE AHONO
BOD MEMBER



MR. STEPHEN AMUSALA
CEO | BOD SECRETARY

REMARKS OF THE CHAIRPERSON OF THE BOARD OF TRUSTEES' TO THE 27TH ANNUAL GENERAL MEETING OF ADSW



It is my great pleasure, on behalf of the Board of Trustees, to present this highlight report on the work of Anglican Development Services Western (ADSW) for the year ended 31st December 2025. The year under review reflected yet another testimony of God's faithfulness, steadfast commitment and collective effort in advancing the mission of ADS Western. While the operating environment remained dynamic and challenging, the organization continued to make meaningful progress towards empowering vulnerable communities to live wholesome, dignified and sustainable lives.

The Board of Trustees remained committed to its responsibility of providing strategic oversight, safeguarding the assets and identity of the organization, and ensuring that ADS Western continued to uphold the highest standards of governance, accountability and stewardship. Throughout the year, the Board worked closely with the Board of Directors and Management to strengthen institutional systems and position the organization for sustainable growth.

A defining milestone during the year was the launch of the ADS Western Strategic Plan 2025–2029. The Board provided oversight in the development and approval of this strategic framework, which sets the organization's direction over the next five years. Guided by the vision of *Sustainable Communities Living Godly and Dignified Lives*, the Strategic Plan provides a clear

roadmap for deepening community transformation while strengthening institutional resilience and sustainability. The Board remains committed to providing oversight to ensure its successful implementation.

Recognizing that effective governance is the foundation of institutional excellence, both the Board of Trustees and the Board of Directors participated in governance and leadership capacity-building programmes facilitated by World Renew Kenya and ADS Kenya. These engagements strengthened our understanding of our complementary roles within the three-tier governance structure and reinforced our shared commitment to accountable and effective leadership. The Board also supported the establishment of the Property and Investment Committee to provide strategic oversight on investment, enterprise development and local resource mobilization.

One of the most significant achievements recorded during the year was the acquisition of three acres of land at Muraka, marking an important milestone towards the establishment of the Community Resource and Training Centre. This investment marks a bold step towards securing the long-term sustainability of ADS Western and expanding its capacity to serve communities for generations to come. The Trustees had the privilege of leading the organization in a thanksgiving and land dedication service, committing this vision to God and reaffirming our collective stewardship of this important undertaking.

The Board expresses its profound appreciation to Rt. Rev'd Dr. Joseph Wandera for his exemplary leadership as Chairperson of the Board of Directors over the past five years (since October 2020) and the transitional chair of the Board of Trustees. His tenure was marked by the celebration of the organization's Silver Jubilee, the strengthening of governance through the review of key institutional policies, the expansion of strategic partnerships and the bold articulation of the vision for the Community Resource and Training Centre. His leadership has left a firm foundation upon which the organization will continue to build.

The Board remains mindful of the evolving development landscape and the need to strengthen institutional resilience. The reduction in the organization's project portfolio following the completion of several projects reinforces the importance of diversifying partnerships, strengthening local resource mobilization and investing in initiatives that enhance long-term sustainability.

As we look ahead, the Board will continue to provide strategic oversight to the implementation of the 2025–2029 Strategic Plan, support resource mobili-

zation for the Community Resource and Training Centre, strengthen governance systems, and foster greater awareness and ownership of ADS Western across our dioceses and congregations. We remain confident that, through God's guidance and the continued commitment of our partners and stakeholders, ADS Western will continue to grow in impact and faithfully fulfil its mission.

On behalf of the Board of Trustees, I express sincere appreciation to the Board of Directors, the Chief Executive Officer, Management and staff, our development partners, dioceses, congregations and the communities we serve for their dedication, collaboration and unwavering support throughout the year. Above all, we give thanks to Almighty God for His guidance, protection and abundant blessings. Every achievement recorded during the year is a testimony to His faithfulness, and we look forward with hope and confidence to another year of faithful service.

Thank you.

RT Rev Isaiah Obuya
Chairman, Board of Trustees.



REMARKS OF THE CHAIRPERSON OF THE BOARD OF DIRECTORS' TO THE 27TH ANNUAL GENERAL MEETING OF ADSW



The Board of Trustees, Board of directors, Church Leaders, Delegates, Staff, and Distinguished Guests;

I greet you all.

It is my honor and privilege, on behalf of the Board of Directors of Anglican Development Services Western, to welcome you all to this Annual General Meeting. We do so with gratitude to the Almighty God for His faithfulness and guidance throughout 2025.

Today marks an important moment in our governance journey as we come together to review our performance, reflect on our collective achievements and celebrate milestones for the year 2025. The Annual General Meeting is not only a statutory requirement, but also an opportunity to reaffirm our commitment to accountability, transparency, stewardship and service to the communities entrusted to our care.

As a Board, we are pleased with the progress made during the year 2025. Despite a challenging operating environment characterized by reduction in donor funding, climate variability, economic pressures and increasing community needs, ADS Western remained focused on its mission of empowering vulnerable communities to live wholesome, dignified and sustainable lives. As a team, One of the significant milestones of the year was the launch of the ADS Western Strategic Plan 2025-2029. This framework provides a clear roadmap for the organization to deliver transformative and sustainable impacts under the six thematic areas.

In the last one year, I am happy to report that, the management with the support of the board managed to implement 100% of its planned activities. As a board, I assure all the stakeholders that we are on course and we remain committed to ensuring successful implementation of this plan to the end.

We are encouraged by the impacts achieved during the year in some of the projects. For instance in the SUSTFARM project, the household incomes increased from Ksh 11,000 to Ksh 36,000. Alongside this, our organization successfully implemented 11 projects across its thematic areas and maintained a dedicated work-force of 37 staff, who continued serving communities across the eight counties directly reaching more than 15,000 beneficiaries. These accomplishments demonstrate the organization's ability to remain effective, relevant, and responsive even in times of uncertainty.

The Board is also pleased with the organization's efforts and continued resource mobilization. Several local fundraising efforts were made during the year under review, which included online fundraisers and an annual fundraising event. This in turn contributed largely to the progress made on the acquisition of three acres of land at Muraka area, where the organization intends to establish a Community Resource and Training Centre. This investment represents the quest for a major milestone in growing the organization's asset base and securing its long-term sustainability. I am pleased to inform you that the land has since been dedicated by our Bishops, and we look forward to a groundbreaking event later this year.

While we celebrate these achievements, we remain mindful of the challenges that lie ahead. The changing development financing landscape and the conclusion of several projects that resulted in a reduction in the organization's project portfolio during the year. These realities remind us of the urgent need of diversifying our funding base, expanding strategic partnerships and investing in innovative approaches that ensure long-term organizational resilience and sustainability supported by continued strengthening of local resource mobilization. As we progress in 2026, the Board's focus will be on these areas. We continue to urge each one of you to support these efforts.

On behalf of the Board of Directors, I express my sincere appreciation to our development partners and stakeholders for their continued support. For our Board of Trustees, we appreciate your stewardship and confidence in us the BOD; to our Chief Executive Officer and staff, we thank you for the professionalism, dedication, and hard work. To the church leaders, congregations across the dioceses and the com-

munities we serve, you have demonstrated that when faith, partnerships and community come together in unity, transformation can be realized, thank you very much for your unwavering support and trust.

We give thanks to the Almighty God for His abundant grace, protection, and provision throughout the year, knowing that every milestone we celebrate today is a testament to His faithfulness.

May God help us dive deeper as we come together in pursuit of a common purpose and grant us fruitful deliberations during this Annual General Meeting.

Thank you and God bless ADS Western.

Dr. Emukule I. Justus, (PhD)

Chairman, Board of Directors



CHIEF EXECUTIVE OFFICER'S MESSAGE TO THE 27TH ANNUAL GENERAL MEETING OF ADSW (2026)



It gives me immense joy to unveil our 2025 annual report to you capturing key milestones, challenges encountered and our aspirations for the future. Considerably, the year under review presented both challenges and opportunities, as the organization navigated a rapidly changing development landscape. Globally, shifts in development financing following the closure of USAID programmes, alongside ongoing geopolitical conflicts, continued to affect humanitarian and development work. Regionally, conflict and electoral tensions persisted in parts of East Africa, while nationally, Kenya experienced political tensions, rising public concern over governance and service delivery, and economic pressures associated with the high cost of living. At the county levels, delayed disbursement of funds affected service delivery and the livelihoods of many vulnerable communities. Despite these challenges, ADS Western remained focused on its mission of empowering vulnerable communities to live wholesome, dignified and sustainable lives.

During the year under review, the organization maintained a staff establishment of 37 employees and successfully implemented 11 projects across its strategic thematic areas, contributing to improved livelihoods, strengthened resilience and empowered communities.

The organization expanded its programme portfolio through two new strategic partnerships. With support from World Renew, the Gender Justice and Economic Empowerment Project was launched in Bungoma County to strengthen community capacity through

rights awareness, improved access to justice and economic empowerment. A second partnership with Vivamos was initiated to promote sustainable land and forest management within the Kakamega Rainforest ecosystem, contributing to environmental conservation while enhancing community livelihoods.

Another defining milestone was the launch of the ADS Western Strategic Plan 2025–2029. Built around the pillars of Resilient Communities, Dignified Lives and a Sustainable Future, the strategy provides a clear roadmap for the organization over the next five years. It reaffirms our commitment to catalysing inclusive and holistic community transformation through interventions in food and nutrition security, climate change and natural resource management, integrated health and social protection, human rights, governance and peacebuilding, disaster response, and institutional strengthening.

Significant progress was also made towards institutional sustainability. Through local fundraising initiatives, the organization mobilized over KSh 2 million. The acquisition of three acres of land at Muraka marked a major milestone towards establishing the Community Resource and Training Centre. This flagship investment will strengthen ADS Western's capacity for community learning, innovation, enterprise development and long-term sustainability.

The organization's commitment to excellence was recognized locally and nationally. ADS Western was awarded the Most Outstanding NGO Exhibitor during the Western Kenya ASK Show hosted in Kakamega as well as the Best Organization in Youth Initiatives. At the national level ADSW emerged as the Second Overall Exhibitor during the 2nd National Agroecology Conference hosted by PELUM in Nairobi. These achievements reflect the quality of our programmes, the dedication of our staff and the confidence of our development partners.

The year also presented significant challenges. While the changing global funding environment created a more competitive resource mobilization landscape, the organization's annual project portfolio reduced by 17 per cent following the successful completion of the Sustainable Food Systems Project funded by BMZ through Welthungerhilfe. In addition, the inability to mobilize the required co-financing for the Brot für die Welt project resulted in a 27 per cent reduction in the approved project budget. These developments underscore the importance of diversifying the organization's resource base, strengthening local fundraising efforts and building long-term institutional sustainability.

Looking ahead, management will focus on the effective implementation of the 2025–2029 Strategic Plan, accelerating the digitalization of operations to enhance efficiency and accountability, strengthening congregational awareness and ownership of ADS Western in liaison with our trustees, mobilizing additional resources for the Community Resource and Training Centre, and supporting civic and voter education initiatives that promote peaceful, free and credible elections.

The achievements recorded during the year are a testament to God's faithfulness and the collective commitment of our stakeholders. I extend sincere appreciation to the Board of Trustees and the board of directors for their strategic oversight and guidance, our development partners for their invaluable support, our staff for their professionalism and dedication, and the communities we serve for their trust and partnership.

Together, we remain committed to building sustainable communities living Godly and dignified lives.

Thank you.

Stephen Amusala
Chief Executive Officer





FINANCIAL REPORT 2025

HEAD OF FINANCE AND GRANTS' MESSAGE TO THE 27TH ANNUAL GENERAL MEETING OF ADSW (2026)



We give all glory and thanks to God Almighty for His faithfulness, guidance, and abundant blessings throughout the year 2025. By His grace, ADS Western was able to fulfill its mission, overcome challenges, and seize opportunities to serve communities effectively.

The following is a summary of the organization's financial performance for the financial year ended 31 December 2025, highlighting the key financial achievements and financial position of ADS Western during the reporting period.

During the year, ADS Western received grant income of **KES 148,968,492**, Organizational Sustainability Fund income of **KES 3,465,574**, and other income of **KES 348,669**, resulting in total income of **KES 152,782,735**. Grant income declined by 17% compared to the previous year, mainly due to the successful completion of the SUSTFARM+ Project in October 2025, which contributed approximately 40% of the organization's total grant income in 2024.

Total expenditure for the year amounted to **KES 153,350,211**, resulting in a net deficit of **(KES 567,476)**. Overall expenditure decreased by 13%, reflecting the lower level of programme implementation following the completion of the SUSTFARM+ Project.

Non-Current Assets increased by 202%, from KES. 31.8 million in 2024 to KES. 25.5 million in 2025 at-

tributed to the acquisition of land during the financial year.

Current Assets decreased by 20%, mainly due to reduced grant receipts after the completion of the SUSTFARM+ Project, which resulted in lower cash and cash equivalent balances at year-end.

Current Liabilities decreased by 9%, from KES 31.9 million in 2024 to KES 29.0 million in 2025. This reduction was primarily driven by proportionate absorption of grants

Capital Fund increased as a result of the capitalization of fixed assets acquired during the year, particularly the purchase of land.

The General Fund deficit increased by 42%, mainly due to accounting journal adjustments arising from the revaluation of ADS Western Joyland plot.

The Organizational Sustainability Fund increased by 73%, driven by enhanced local resource mobilization initiatives, including local fundraising efforts, organizational sustainability contributions.

We remain thankful to God for His continued faithfulness and for the progress made during the year. We extend our sincere appreciation to our development partners, the Board of Trustees, the Board of Directors, Board Committees, stakeholders, the entire Anglican Church fraternity, and, most importantly, the dedicated staff of ADS Western. Your unwavering support, commitment, and stewardship enabled the organization to continue transforming lives and serving communities throughout 2025.

With special regards,

CPA Griffin Makofha

Head of Finance and Grants

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

REPORT OF THE GOVERNORS – YEAR ENDED 31 DECEMBER 2025

The Governors of Anglican Development Services Western Limited (ADS Western) submit their report together with the audited financial statements for the year ended 31 December 2025 which disclose the state of affairs of the Organization as at that date.

Principal activity

The principal activity of Anglican Development Services Western Limited is promotion of rural development in western Kenya.

Results and dividends

The results for the year of KES (567,476) (2024: Surplus Kshs 1,980,438) has been dealt with on the statement of changes in fund balances. ADS Western is a company limited by guarantee and does not distribute its balances as dividends.

Directorate

The Management (Governors) who were in office during the year and to the date of this report are listed on

Independent auditor

Certified Public Accountants have expressed their willingness to continue in office in accordance with Section 719 (2) of the Companies Act, No. 17 of 2015 (Laws of Kenya).

BY ORDER OF THE GOVERNORS

(For and on their behalf)



Elvira Wilunda
(Company Secretary)

Nairobi 30TH June 2026

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED
STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
		KES	KES
Non-Current Assets			
Property and Equipment	13	19,714,866	6,517,327
Investments	8	55,162	24,373
Total Non-Current Assets		19,770,028	6,541,700
Current Assets			
Accounts Receivable	9	10,010,214	10,894,670
Cash and Bank Balances	10	15,491,115	20,940,998
Total Current Assets		25,501,329	31,835,668
Less : Current liabilities			
Accounts Payable	11	28,957,017	31,922,257
Total Current Liabilities		28,957,017	31,922,257
Net Current Assets		(3,455,689)	(86,589)
Net Assets		16,314,339	6,455,111
Represented By:			
Capital Fund		19,714,867	6,517,327
General Fund		(15,274,224)	(10,774,225)
Organisational Sustainability Fund		4,105,839	2,376,674
Project Funds		7,767,858	8,335,334
Total Fund		16,314,339	6,455,111

These financial statements were approved for issue by the Governors on 30TH June 2026 and signed by:


Dr. Justus Emukule

(Chairman)


CPA Samson

Nakhungu
(Treasurer)


Stephen Amusala

(Chief Executive Officer)

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

STATEMENT OF GOVERNORS' RESPONSIBILITIES –

YEAR ENDED 31 DECEMBER 2025

The Kenyan Companies Act, 2015 requires the Governors to prepare and present financial statements, which give a true and fair view of the financial position of the organization as at the end of the financial year and of its operating results for that year. It also requires the Governors to ensure that the organisation keeps proper accounting records that (a) show and explain the transactions of the organization; (b) disclose with reasonable accuracy, the financial position of the organization; and (c) enable the Governors to ensure that every financial statement prepared complies with the Companies Act, 2015.

The Governors accept responsibility for the preparation and fair presentation of these financial statements in accordance with applicable international financial reporting standards for small and medium sized entities and in the manner required by the Kenyan Companies Act, 2015. They also accept responsibility for:

- i) designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of the financial statements;
- ii) selecting and applying appropriate accounting policies; and making accounting estimates and judgments that are reasonable in the
- iii) circumstances.

Having made an assessment of the Organization's ability to continue as a going concern, the Governors are not aware of any material uncertainties related to events or conditions that may cast doubt upon the Organization's ability to continue as a going concern.

The Governors acknowledge that the independent audit of the financial statements does not relieve them of their responsibilities.

Approved by the Governors on 30TH June 2026 and signed by:



Dr. Justus Emukule

(Chairman)



CPA Samson Nakhungu

(Treasurer)



Stephen Amusala

(Chief Executive Officer)

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED
STATEMENT OF COMPREHENSIVE INCOME AND EXPENDITURE FOR THE
YEAR ENDED 31 DECEMBER 2025

		2025	2024
Income	Note	KES	KES
Grants	5	148,968,492	178,825,818
Organization Sustainability	23	3,465,574	-
Other Income	6	348,669	384,164
Total Income		152,782,735	179,209,982
Expenditure			
Programme Expenses	7	84,355,453	102,224,667
Administration Expenses	7	12,223,868	27,542,340
Personnel Costs	7	55,034,480	47,462,537
Organization Sustainability Expenses	23	1,736,410	-
Total Expenditure		153,350,211	177,229,544
Net Results for the Year		(567,476)	1,980,438

REPORT OF THE INDEPENDENT AUDITOR

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

YEAR ENDED 31 DECEMBER 2025

Independent opinion

We have audited the accompanying financial statements of Anglican Development Services Limited set out on pages 7 to 16, which comprise the statement of financial position as at 31 December 2025, and statements of comprehensive income, changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Anglican Development Services Western Limited as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with generally accepted non-profit accounting principles, applicable international financial reporting standards for small and medium sized entities and the requirements of the Kenyan Companies Act. No 17 of 2015.

Basis for independent opinion

We conducted our audit in accordance with International Standards on Auditing (ISA). Our responsibilities under those standards are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We are independent of Anglican Development Services Western Limited in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of financial statements in Kenya, and we have fulfilled our ethical responsibilities in accordance with those requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for opinion.

Other information

The Governors are responsible for the other information. Other information comprises the information included in the Annual Report but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility for the financial statements

As stated in page 3, the Governors are responsible for the preparation and fair presentation of these financial statements in accordance with applicable international financial reporting standards for small and medium sized entities and the requirements of the Kenyan Companies Act, 2015. This responsibility includes designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In preparing the financial statements, the Governors are responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Governors either intend to liquidate the Organization or to cease operations or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITOR (Cont. ...)**ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED****YEAR ENDED 31 DECEMBER 2025****Responsibility of the Independent Auditor**

Our objectives and responsibility are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Governors.
- Conclude on the appropriateness of Governors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause Anglican Development Services Western Limited to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

Report on other legal requirements

In our opinion the information given in the report of the directors on page 2 is consistent with the financial statements.

The Engagement Partner responsible for the audit resulting in this report of the independent auditor is CPA Joseph Irungu Kimani - P/No. 995.

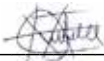
**Certified Public Accountants**Nairobi 30TH June 2026

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
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 (Chief Executive Officer)

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

STATEMENT OF CHANGES IN FUND BALANCES FOR THE YEAR ENDED 31 DECEMBER 2025

	Organisational				
	Capital Fund	General Fund	Sustainability Fund	Project Fund	Total
	(Note 14)	(Note 22)	(Note 10)		
	KES	KES	KES	KES	KES
Year ended 31 December 2024					
At 01 January 2024	6,651,622	(10,472,696)	1,381,197	6,354,896	3,915,019
Additions to fixed assets	781,500	(301,528)	-	-	479,972
Depreciation	(915,795)	-	-	-	(915,795)
Net results for the year	-	-	995,478	1,980,438	2,975,916
At 31 December 2024	6,517,327	(10,774,224)	2,376,675	8,335,334	6,455,111
Year ended 31 December 2025					
At 01 January 2025	6,517,327	(10,774,224)	2,376,675	8,335,334	6,455,111
Prior year Adjustment	-	(4,500,000)	-	-	(4,500,000)
Revaluation	4,500,000	-	-	-	4,500,000
Additions	10,172,117	-	-	-	10,172,117
Adjustment (note 33)	-	-	-	-	-
Fund adjustments	-	-	-	-	-
Depreciation charge	(1,474,577)	-	-	-	(1,474,577)
Net results for the year	-	-	1,729,164	(567,476)	1,161,688
At 31 December 2025	19,714,867	(15,274,224)	4,105,839	7,767,858	16,314,339

ANGLICAN DEVELOPMENT SERVICES WESTERN LIMITED

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
Cash flows from operating activities	Note	KES	KES
Net results for the year		(567,476)	1,980,438
Revaluation of Land		(4,500,000)	-
Adjustments for:			
Purchase of fixed assets	13	(10,172,117)	(781,500)
		(15,239,593)	1,198,938
Increase / (Decrease) in accounts receivable		884,456	(10,334,110)
(Decrease) / Increase in accounts payable		(2,965,240)	13,546,726
Prior Year Adjustment		-	(301,528)
Increase in sustainability fund		1,729,164	995,478
Net cash (used in) / generated from operating activities		(15,591,212)	5,105,503
Cash flows from financing activities			
Change in Investment Value		(30,789)	965
Purchase of fixed assets		10,172,117	781,500
Write-off of assets		0	0
Net cash used in financing activities		10,141,328	782,465
Net (decrease) / increase in cash and cash equivalents		(5,449,883)	5,887,968
Cash and cash equivalents at 01 January		20,940,998	15,053,030
Net Increase /(Decrease) in cash and cash equivalents		(5,449,883)	5,887,968
Cash and cash equivalents at 31 December	10	15,491,115	20,940,998



PROGRAMMES REPORT 2025

HEAD OF PROGRAMMES AND PARTNERSHIPS' MESSAGE TO THE 27TH ANNUAL GENERAL MEETING OF ADS WESTERN



Chairperson of the Boards, Board of Trustees, Board of Directors, Diocesan Representatives, Distinguished Delegates, Staff, and Esteemed Guests,

Greetings in the name of our Lord Jesus Christ.

It is my pleasure to present the Programmes and Partnerships Departmental Report for 2025. I extend sincere appreciation to the Board, Management, development partners, county governments, church leadership, community structures, and ADS Western staff whose dedication and support made the achievements highlighted in this report possible.

The year 2025 marked a significant milestone as the first year of implementing our 2025-2029 Strategic Plan. During this period, we continued to invest in key thematic areas: Food and Nutrition Security; Climate Resilience and Natural Resource Management; Integrated Health and Social Protection; Human Rights, Peacebuilding and Governance; and Disaster Risk Management and Humanitarian Response.

Through these interventions, ADS Western reached approximately 15,000 direct beneficiaries, including 503 persons with disabilities, and an estimated 60,000 indirect beneficiaries across the region. Our programmes contributed to improved agricultural productivity, enhanced access to financial services, and increased household incomes. Communities also experienced improved dietary diversity and nutrition outcomes, while mothers and children benefited from better access to health and care services.

Environmental conservation remained a priority, with notable progress in the rehabilitation of the Kakamega Forest. Overall, communities were impacted with improved livelihoods, healthier families, empowered women and youth, communities better equipped to withstand climate shocks, and stronger social cohesion built through dialogue and peace.

Across all programmes, we adopted a gender-transformative approach, contributing to positive shifts in gender norms and increased inclusion of women and marginalized groups in development processes.

A key success during the year was the strengthening of partnerships with government agencies, development partners, consortium members, and local communities. These collaborations enabled resource mobilization for new initiatives in climate resilience and gender justice while ensuring strong stewardship, accountability, and sustainable programme delivery.

Despite challenges such as climate variability, resource constraints, and a changing development landscape, 2025 reaffirmed the value of integrated programming, strong partnerships, and community ownership in achieving lasting impact.

As we look ahead, ADS Western remains committed to deepening impact, strengthening sustainability, and pursuing innovative solutions that address the evolving needs of the communities we serve.

On behalf of the Programmes and Partnerships Department, I thank all stakeholders for their continued partnership and support.

Thank you, and God bless you all

Isabella Kasuya

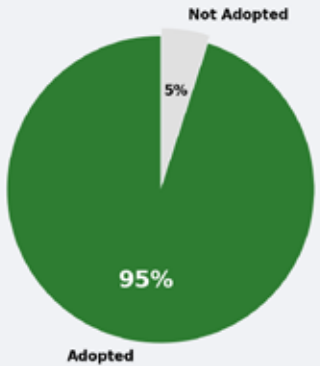
Head of Programmes and Partnerships

Food & Nutrition Security: Key Achievements (2025)

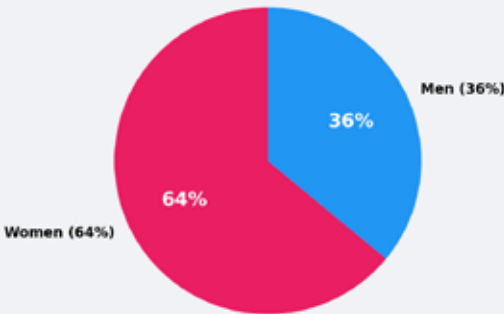
Income & Profit Impact



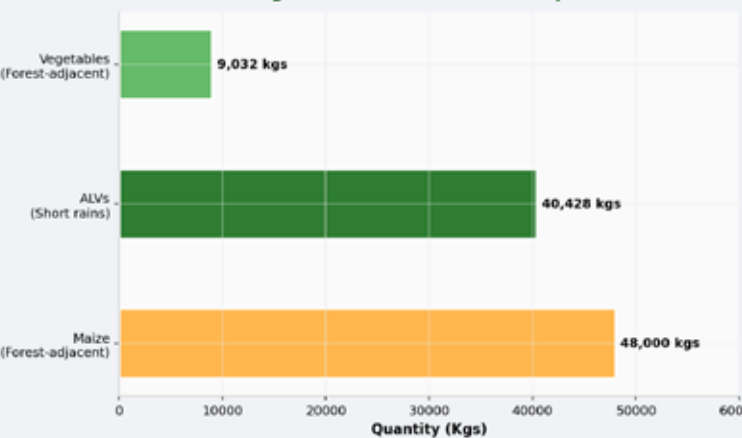
Climate-Smart Tech Adoption



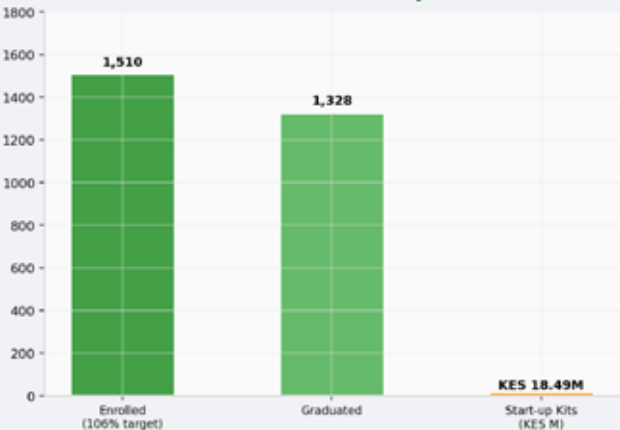
Farmers Trained by Gender (Total: 7,054)



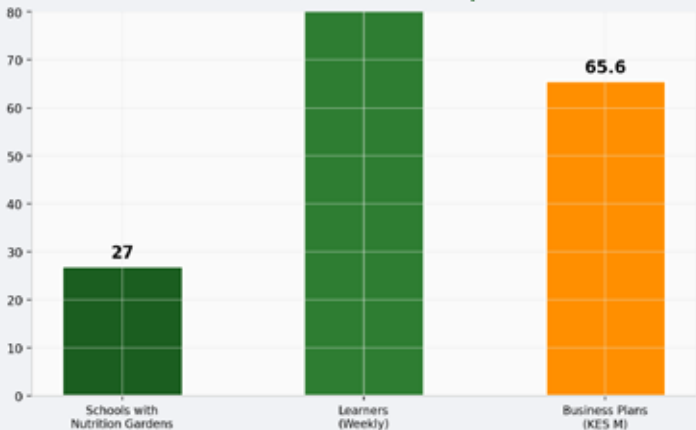
Agricultural Production Outputs



Green Business Project



School Nutrition & Enterprise



Key Highlights at a Glance



1. FOOD AND NUTRITION SECURITY

ADS Western achieved transformative gains in food and nutrition security across Western Kenya in 2025. Average farmer household income surged by 204.5% above baseline to reach Ksh 34,931, driven primarily by poultry, egg, milk, and African Leafy Vegetables (ALV) sales. A total of 40,428 kgs of ALVs were produced during the short rains, with 74.3% successfully sold in local and regional markets. Climate-resilient technology adoption remained exceptionally high, with 95% of farmers adopting at least three sustainable technologies and 99% practicing Conservation Agriculture. Post-harvest losses for ALVs were minimized to just 5.1%, while agro-dealers recorded a 10.3% increase in net profits. The RK-FIN-FA facility unlocked financial access for 7,054 small-holder farmers (64% women, 303 PWDs), supporting

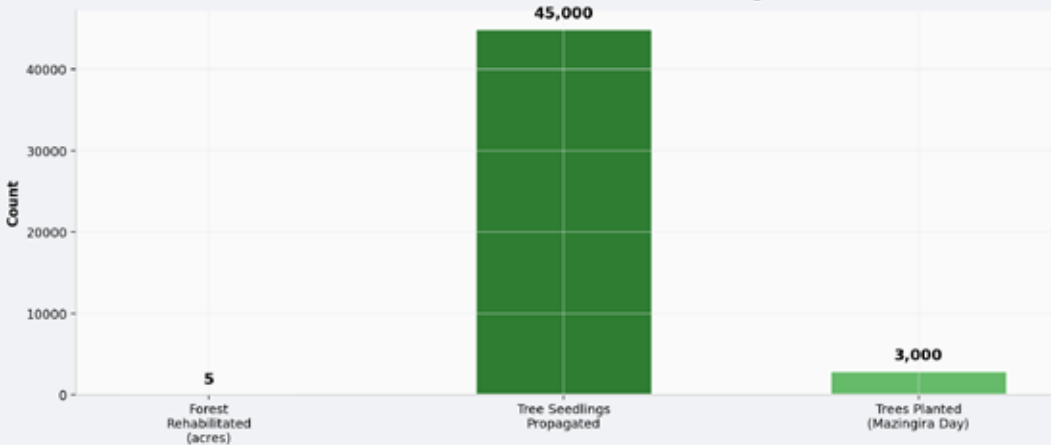
bankable business plans worth KES 65.6 million and profiling 501 farmer organizations.

Youth and women-led green entrepreneurship was significantly advanced through the Green Business Project, which enrolled 1,510 youth and graduated 1,328 (88% completion rate, 52.56% female), distributing 740 startup kits valued at KES 18.49 million. School nutrition gardens supported 4,520 learners, while 5,008 farmers received nutrition training through 190 community-based trainers. Food security outcomes showed moderate improvement, with 33.9% of households achieving acceptable Food Consumption Scores. These interventions collectively strengthened resilient food systems, diversified local supply chains, and enhanced household dietary stability across Kakamega, Bungoma, Vihiga, Busia, and Kisii counties.

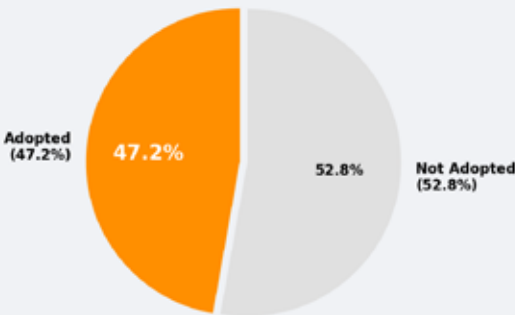


Climate Change & Natural Resource Management: Key Achievements (2025)

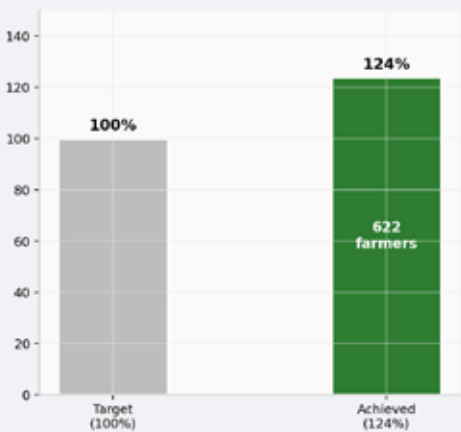
Forest Rehabilitation & Tree Planting



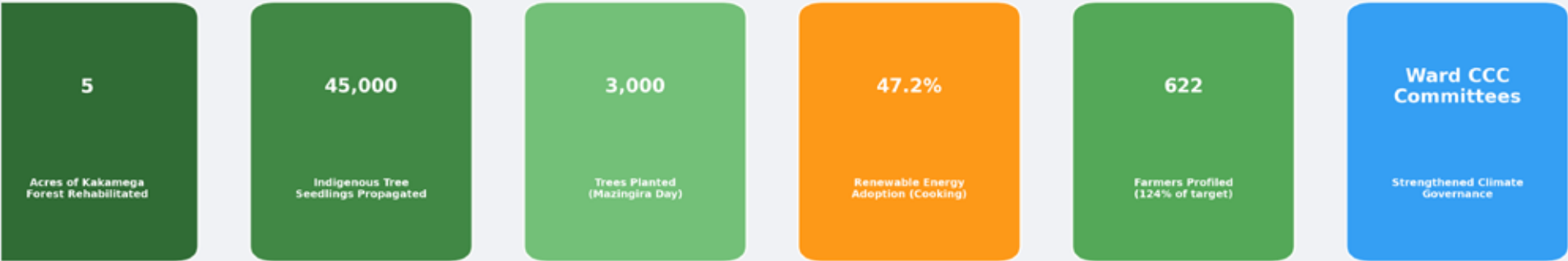
Renewable Energy Adoption (Cooking)



SCARLP: Farmers Profiled



Key Highlights at a Glance



Key Interventions:

- Kakamega Forest rehabilitation, tree planting, and renewable energy promotion (PASFMP)
- Farmer profiling and Ward Climate Change Planning Committees (SCARLP) strengthened climate governance

2. Climate Change & Natural Resource Management

Climate resilience and ecosystem restoration were advanced through the PASFM and SCARLP projects. Under PASFM, 45,000 indigenous tree seedlings were propagated, with 3,000 planted in Kakamega Forest, 1,000 at Mukulusu Primary School, and 2,000 distributed to community groups and households. Five acres of degraded forest land were rehabilitated, improving canopy regeneration, watershed protection, and biodiversity recovery. Renewable energy adoption reached 47.2% among target households through energy-efficient cookstoves, biogas, and solar cooking technologies, significantly reducing fuelwood pressure on Kakamega Forest and lowering indoor air pollution.

Institutional climate governance was strengthened through SCARLP, which profiled 622 producer groups (124% of target) and empowered Ward Climate Change Planning Committees (WCCPCs) with Climate Information Services training. County climate outlook forums translated seasonal forecasts into actionable advisory information for farmers. Agro-ecological production yielded 9,032 kgs of vegetables while reducing forest dependency. The project also significantly enhanced the participation of women and youth in climate decision-making platforms, reinforcing equitable and sustainable climate adaptation processes across Bungoma and Kakamega counties.



Integrated Health & Social Protection: Key Achievements (2025)

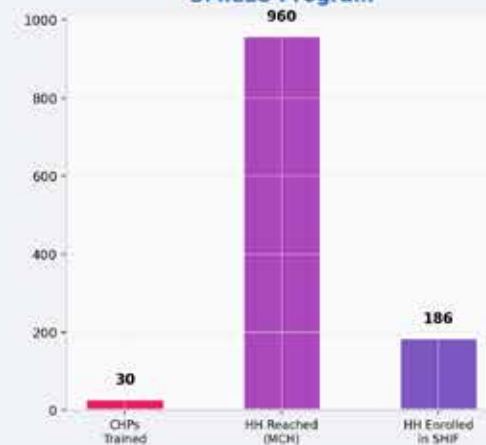
MTM: Nurturing Care & Maternal/Child Health



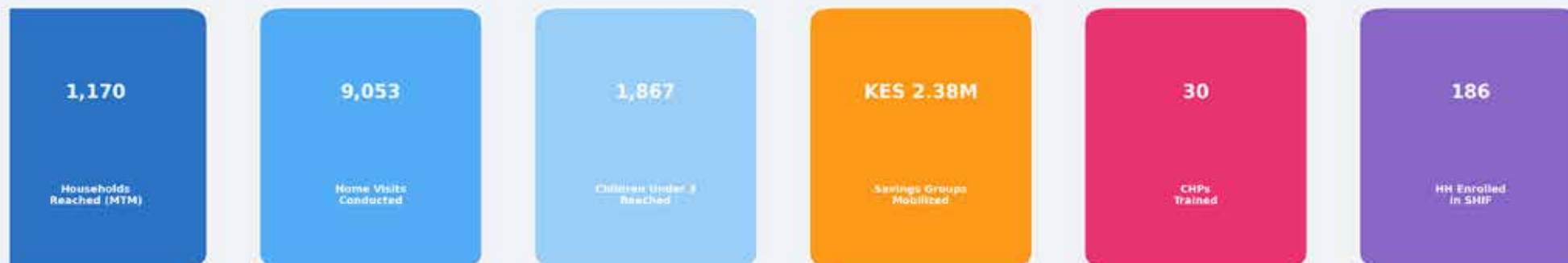
Savings Groups Mobilized



SMILES Program



Key Highlights at a Glance



Key Interventions:

- Nurturing care support and maternal/child health promotion (MTM)
- Community health capacity building and SHI enrollment (SMILES)

3. Integrated Health & Social Protection

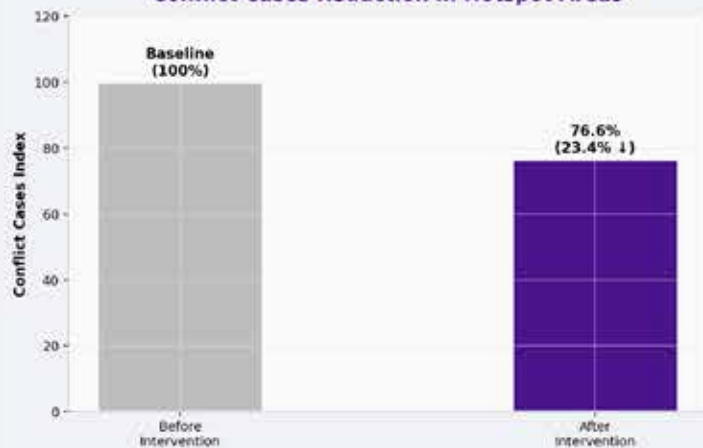
ADS Western strengthened household resilience through the Moments That Matter (MTM) Program and the SMILES Project. MTM reached 1,170 households and conducted 9,053 structured home visits, supporting 1,867 children under three years with positive parenting coaching, nutrition counseling, and hygiene education. Village Savings and Loan Associations mobilized KES 2.38 million in household savings, enabling caregivers-particularly mothers-to smooth consumption, invest in small enterprises, and access emergency health funds. Additionally, 186 households were enrolled in the Social Health Insurance Fund (SHIF), reducing catastrophic health expenditure risks.

Maternal and child health outcomes were improved through the SMILES Project, which trained 30 health-care workers in basic emergency medical and obstetric care across Khwisero and Mumias East sub-counties, and strengthened two health facilities through needs assessments and health plan development. Thirty Community Health Promoters were trained in preventive healthcare and disease surveillance, while Community Health Committees were reinforced for better local health governance. A total of 657 women received targeted maternal and preventive health education, and 960 households were profiled for maternal and child health interventions. Twelve community dialogues engaged 457 men and boys on reducing teenage pregnancies and supporting maternal health access.

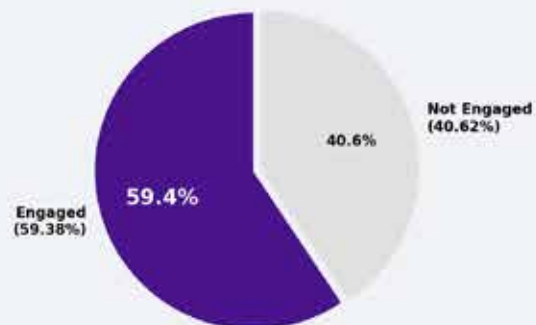


Human Rights, Governance & Peacebuilding: Key Achievements (2025)

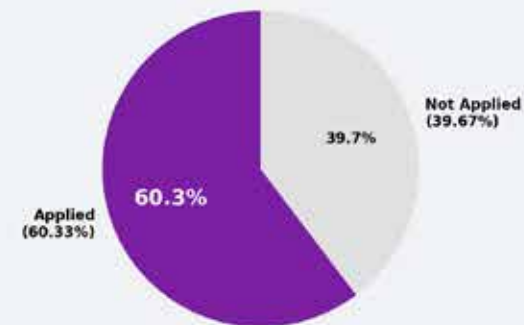
Conflict Cases Reduction in Hotspot Areas



Community Engagement in Peacebuilding (950 Members)



Application of Peacebuilding Tools



Key Highlights at a Glance



Key Interventions:

- Western Kenya Peace Initiative (WKPI) implemented conflict prevention and peacebuilding interventions

4. Human Rights, Governance & Peace-building

The Western Kenya Peace Initiative (WKPI) delivered measurable reductions in localized conflict, achieving a 23.4% decrease in reported community disputes and an 11.63% reduction in inter-group tensions across targeted wards in Mt. Elgon. These gains reflected strengthened early warning systems, mediation capacity, and community dialogue platforms. A total of 950 community members—including youth leaders, women representatives, faith-based actors, and local administrators—engaged in structured peace forums. Peace actor competency rose above 60%, with 695 conflict-affected individuals reporting recovery. Interventions prioritized participatory dialogue, interfaith engagement, and non-violent youth civic participation.

The Gender Justice Project was launched in Mt. Elgon during November–December 2025, emphasizing community mobilization and gender-based violence (GBV) awareness. Activities included stakeholder mapping, dialogues with local leadership, women and youth forums, and sensitization on rights and GBV reporting pathways. ADS Western actively participated in the global 16 Days of Activism Against Gender-Based Violence, facilitating public awareness forums, school-based sensitization sessions, community dialogues on harmful norms, and engagement with faith leaders on gender equity. These interventions collectively advanced rights-based development, democratic governance, and social cohesion within fragile and politically sensitive contexts.





Documentation, visibility, Monitoring, evaluation, research and Learning

The programs department undertook two baseline surveys in the year 2025 for the project ILIL-CC and PASLFM. The results have been shared and also documented for continued outcome and impact evaluations along the project's life.

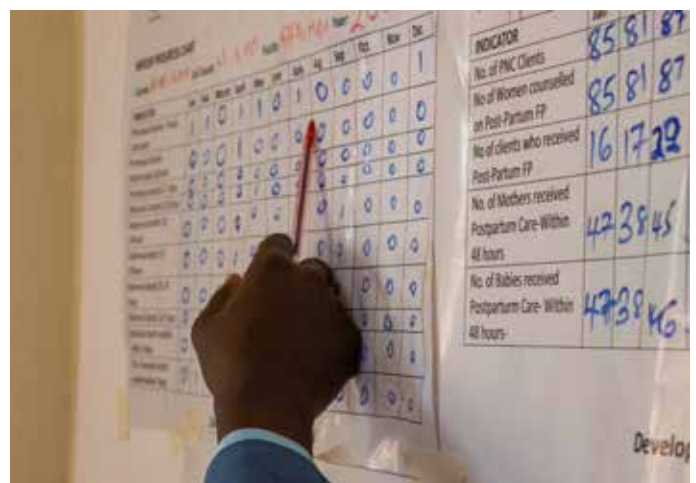
Quarterly outcome evaluations were carried out for three projects. The results have been informative in setting the pace for the subsequent quarters, and for accountability.

The communications and advocacy section conducted various project documentaries and success stories documentation. This was archived in the organization's repository. The stories have continuously been shared on social media, and mainstream media. Television features have been run, participation in TV and radio talk shows, and newspaper features have also been run. The stories are also shared on the web-site.

Challenges and Opportunities

Across all projects, ADS Western navigated significant operational and contextual challenges during the reporting period. Weather variability and climate shocks—including erratic rainfall patterns and hailstorms—destroyed tree nurseries, postponed planting schedules, and caused seasonal production fluctuations affecting household incomes and food consumption. Institutional constraints included lack of full commitment from Community-Based Trainers, fixed national schedules for government officers extending timelines to March 2026, and the transfer of key personnel such as the County Forest Conservator causing coordination delays. Market and infrastructure constraints manifested through seasonal price volatility, while policy misalignment emerged as national fertilizer subsidies favored conventional inputs over agroecological promotion. A co-financing shortfall on one project necessitated realignment to fit available resources, and CASSCOM preferences in Busia delayed farmer profiling, leading to exclusion of Bunyala sub-county from the project site.

Despite these constraints, ADS Western instituted effective mitigation measures including enhanced supervision and follow-up mechanisms, clear role expectations, strengthened collective marketing approaches, crop diversification, and intensified promotion of resilient agroecological practices. Several strategic opportunities also emerged during the year. The LREB climate change summit provided an unanticipated platform to showcase and exhibit climate technologies. The acquisition of land for the Climate Resilience and Training Centre (CRTC) created potential for demonstration sites and income generation. Additionally, a partnership with the national treasury enabled staff training on Gender Action Learning, strengthening organizational capacity. Flexibility in work planning, reinforced community governance structures, and strengthened county government partnerships ensured that core objectives remained on track across all interventions.





Stakeholder Participation and Partnerships

In 2025, ADS Western significantly expanded its partnership network and consortium engagement. Joint resource mobilization efforts were undertaken with Welt Hunger Hilfe, ICRAF, and World Renew, resulting in secured funding for two new projects: the Gender Justice and Economic Empowerment Project, and the “Deepening Impacts and Learning Opportunities for Climate Resilience and Devolved Inclusive Climate Finance in Bungoma County.” Regular monitoring visits were conducted by funding partners including Bread for the World, Vivamos, Christian Aid, Health Partners International Canada, Episcopal Relief and Development, and CORDAID. An IFAD mission also visited RK-FINFA project sites. Exploration of new academic partnerships with Cooperative University of Kenya was initiated for joint proposal writing, cooperative training, capacity building for beneficiaries, and research and learning.

County governments across Kakamega, Bungoma, Siaya, Busia, Vihiga, Kisii, Trans Nzoia, and Nandi provided strong technical backstopping, extension services, and coordination through CASCOMM forums. Departments of agriculture, forestry, health, and social services co-facilitated trainings, participated in monitoring, and supported farmer profiling and climate adaptation planning. Community-level structures were instrumental in implementation: Community Health Promoters and Committees improved maternal and child health outcomes and referral sys-

tems; local peace committees, youth leaders, and elders collaborated to reduce conflict; and facility management teams strengthened health governance. These multi-level collaborations ensured alignment with County Integrated Development Plans (CIDPs), strengthened institutional ownership beyond project timelines, and positioned ADS Western as a trusted development partner with a strong foundation for integrated, community-driven impact in 2026 and beyond.



Lesson Learned

Integrated Programming Strengthens Livelihoods:

Linking agriculture, climate adaptation, health, financial inclusion, and governance interventions produces stronger and more sustainable outcomes at household level. Communities benefiting from combined technical training, savings mobilization, and governance strengthening demonstrated higher resilience and income stability. Integrated approaches reduce fragmentation and maximize resource efficiency.

Strong Community Structures Drive Sustainability:

Farmer groups, cooperatives, Community Health Committees, and peace committees significantly improved outreach, accountability, and ownership. Where governance structures were strong, adoption rates, participation, and continuity of activities were higher. Investing in local leadership and institutional capacity remains critical for long-term impact.



Climate Variability Requires Flexible Planning:

Erratic rainfall, hailstorms, and seasonal production fluctuations highlighted the need for adaptive work plans and climate-informed scheduling. Climate risk forecasting and diversification strategies are essential to protect productivity and income. Flexibility in implementation timelines strengthens program resilience.

Policy Alignment Enhances Implementation Efficiency:

Early and continuous engagement with county governments improves alignment with CIDPs and reduces delays. Multi-sector collaboration enhances technical quality and strengthens institutional ownership. Policy environments significantly influence farmer decision-making, particularly in agroecology adoption.

Economic Empowerment Requires Market Systems Strengthening:

Training alone is insufficient without structured market linkages and aggregation systems. Enterprise start-up support, renewable energy integration, and cooperative marketing models improve sustainability. Continuous tracking of enterprise performance will strengthen evidence of long-term impact.

Outlook (2026 and beyond)

Scale Climate-resilience and Agroecological Practices: ADSW will deepen climate resilience programming by scaling agroforestry, soil conservation, renewable energy solutions, and climate governance structures. Enhanced climate risk integration into annual planning will improve preparedness.

Strengthen Market and Enterprise Tracking Systems: Focus will shift toward strengthening aggregation centers, value addition, and systematic tracking of youth and women-led enterprises. Improved data systems will measure income growth, employment creation, and enterprise sustainability.

Deepen Health and Social Protection Integration: Expansion of community health structures, SHIF enrollment, and parenting programs will continue, with stronger linkages between savings groups, nutrition, and household resilience.

Enhance Peacebuilding and Civic Engagement Mechanisms: Dialogue platforms and early warning systems will be strengthened to respond proactively

to emerging socio-political tensions especially heading towards the 2027 general elections. Gender justice and youth inclusion will remain central in governance programming.

Deepen Multi-Stakeholder Partnerships: Strategic collaboration with county governments, private sector actors, NGOs, and community institutions will continue to drive integrated, community-led development.

Explore own sustainability initiatives: with the reduction in donor funding, as programs, there is need to set up own initiatives to generate funds for community interventions. Cost cutting should also be keenly considered through integration of similar activities.



STORIES OF IMPACT



TEARS TO HOPE: HOW COMMUNITY SUPPORT HELPED A MOTHER NURTURE HER UNDERWEIGHT BABY TO HEALTH

In Upper Khaunga village, Mumias East Sub-County, Kakamega County, 32-year-old Maximillah Wanga, a mother of five, faced one of the darkest moments of her life when she discovered she was pregnant again.

Already struggling with food insecurity and limited income from a small piece of farmland, Maximillah fell into denial and depression. Fear of community judgment kept her away from antenatal care, her nutrition suffered, and she developed high blood pressure during pregnancy. In August 2025, she delivered a severely underweight baby weighing 1.95 kg.

Her turning point came through the SMILES Project, when Beatrice, a trained Community Health Promoter, visited her home. Through regular, compassionate follow-ups, Beatrice provided counseling on exclusive breastfeeding, maternal nutrition, hygiene, and postnatal care, while linking Maximillah to a mother-to-mother support group at the local health facility.



Figure 3: Above CHP Taking MUAC Reading for Child.

With continued support from the SMILES Project, Maximillah regained confidence and adopted healthy practices. Her baby's weight improved steadily—from 1.9 kg at birth to 6.4 kg by November 2025. Despite a temporary setback caused by domestic challenges in mid-2025, renewed engagement with the project helped restore progress. By October 2025, the baby's MUAC reached 14.5 cm, signaling healthy growth.

"The SMILES Project helped me realize that I was not alone. Today, my baby is healthy, and I have hope again," says Maximillah.

Maximillah's story reflects how the SMILES Project is transforming maternal and child health outcomes through consistent community follow-up, peer support, and integrated nutrition and psychosocial care—ensuring that even the most vulnerable mothers can smile again.

Strengthening Climate Adaptation and Resilience Livelihood and Gender Inclusion Bungoma County through Inclusive Climate Finance and Climate Smart Practices (SCARP) Project

Mr. Abiud Muteti from Khendo Youth Group in Nakhwana sub-location under the Christian Aid Project has embraced various climate-smart practices such as mulching, crop diversification, preparation of organic fertilizers, and Integrated Pest Management (IPM). As a result, he has reduced production costs and improved soil health, demonstrating how training has translated into tangible benefits at the farm level.



Producer groups like Nakalila Youth Group reported to have experienced increased sales from their vegetable farming by actualizing the skills gained through the training. Group capacity-building efforts have reportedly reduced the number of dormant members, which has, in turn, contributed to increased income and strengthened group cohesion.

The start-up agroforestry seed support provided to groups was instrumental in increasing tree planting within Kimaeti Ward. Many members accessed seedlings and planted trees on their farms, contributing to a greener environment. Some producer groups, such as Simpretu and Tukibi, have further adopted tree seedling propagation and supply the seedlings to other members as an additional income stream, thus diversifying their livelihoods while restoring the local ecosystem.

The installation of solar water pumps greatly benefited groups such as Nakalila Youth Group. With access to reliable irrigation, the group's monthly average income increased from Ksh. 18,000 to Ksh. 34,000, even during drought seasons. This consistent production has enabled them to lease additional land for cultivation. Neighbouring women have also benefited from easier access to water, saving time spent on irrigation and household chores.

Access to Finance



Above Joel Otonde from Juhudi Kilimo taking Farmers of Nyikaugage SHG through Financial Literacy Training.

RKFINFA farmers in Siaya County are steadily moving from informal financial practices to structured, sustainable financing pathways. A key milestone in this journey has been the ongoing linkage between IFAD Affiliated -Farmer Groups and Juhudi Kilimo, one of Kenya's leading agricultural finance institutions.

In a recent engagement, the Juhudi Kilimo Branch Manager, Mr. Joel Otonde, led an in-depth training session for farmers, walking them through Juhudi Kilimo's financing framework using simplified, practical modules. The sessions covered:

- Rules and regulations governing agricultural financing

- Requirements for individual and group loans
- Roles and responsibilities of borrowers
- The importance of group cohesion, savings discipline, and loan accountability

For many participants, especially women farmers—this was their first structured interaction with a formal financial institution. Complex financial concepts were broken down into relatable examples, allowing farmers to ask questions, share experiences, and clarify long-standing misconceptions about credit.

“Before this training, loans felt risky and confusing. Now we understand what is required and how to prepare ourselves as a group,” shared one participant.

Beyond knowledge transfer, the training builds confidence and trust. Farmers began to see financing not as a burden, but as a strategic tool to grow their agribusinesses, whether through farm inputs, value addition, or market expansion.

This linkage reflects RKFINFA's broader commitment to bridging the gap between farmers and inclusive financial services. By working directly with financial institutions like Juhudi Kilimo, the project ensures that farmers are not only connected to finance, but are ready, informed, and empowered to access it responsibly.

As the RKFINFA Project continues in Siaya County and beyond, such partnerships are laying the foundation for financial inclusion, resilient livelihoods, and sustainable rural development—one informed farmer at a time.





ADS WESTERN SHINES AT KAKAMEGA ASK SHOW 2025: CHAMPIONING CLIMATE-SMART AGRICULTURE

ADS Western was honored to take home two prestigious awards at this year's Kakamega ASK Show:

- **Best NGO Project Stand**
- **Best Organization Supporting and Promoting Community Projects**

These recognitions, presented by Cabinet Secretary Sen. Mutahi Kagwe, capped off an eventful four days where ADS Western showcased practical solutions in climate-smart agriculture, community development, and youth and women empowerment.

The Agricultural Society of Kenya (ASK) Show is not just an exhibition; it's a national platform where ideas, innovations, and partnerships come to life. For over a century, ASK has organized these regional shows to promote agricultural development, knowledge sharing, and community engagement.

Cabinet Secretary Sen. Mutahi Kagwe, in his keynote address, challenged agricultural extension officers and agripreneurs to embrace digital tools as part of modernizing agriculture. He emphasized that data-driven practices like soil testing, digitization of extension services, and real-time market access are no longer optional; they are essential for productivity and



Best NGO Project Stand. Best Organization Supporting and Promoting Community Projects. These top positions were scooped during the Kakamega

competitiveness.

Kakamega Governor H.E. FCPA Fernandes Barasa called for shared responsibility among farmers, institutions, and government agencies to tackle the challenges of unpredictable weather patterns and rising food demand. His message echoed a key theme of the show: partnerships are critical in building a food-secure and climate-resilient future.

What We Showcased at the Show

Our stand was designed as a space for conversations, learning, and networking. Key highlights included:

- Success stories of smallholder farmers adopting sustainable farming methods that boost productivity while conserving the environment.
- Visual demonstrations on climate-smart agriculture, including innovative post-harvest handling techniques.
- Interactive sessions on peacebuilding, governance, and human rights, showcasing how these elements are connected to sustainable livelihoods.
- Information on youth and women empowerment programs, aimed at enhancing participation in agribusiness.
- Insight into our Food and Nutrition Security programs, focusing on community-led solutions.

Moving Forward

We are deeply grateful for the support of our partners, stakeholders, and the wider community who visited and interacted with us during the show. The awards we received are a reflection of the collective efforts of many the farmers, the youth, our staff, and our partners.

The Kakamega ASK Show 2025 was not just a moment of recognition but a steppingstone towards greater impact. As we look ahead, we are more committed than ever to continue working with communities to advance climate-smart agriculture, promote dignified livelihoods, and build a resilient Western Kenya.



Safe Deliveries After Dark — The Impact of Solarization in Namasoli

In many rural parts of Kenya, lack of electricity in health facilities continues to put mothers and newborns at risk -especially during nighttime deliveries. Without reliable lighting, health workers struggle to provide timely, safe, and hygienic care, leading to preventable complications and even deaths.

Just weeks ago, Irene Auma from Empaka Village in Kakamega County went into labor late at night. She was rushed to ACK Namasoli Health Centre, a small but busy rural clinic. On arrival, the area was experiencing a power blackout — something all too common in this region.

In the past, this could have been disastrous. But thanks to a solarization project, the facility had a working **Solar Suitcase**, a compact, portable power unit that provides essential lighting and device charging. It was donated by Health Partners International of Canada (HPIC) through the health facility solarization program implemented by ADS Kenya and ADS Western.

With proper lighting, the health workers managed Irene's labor smoothly. She delivered her baby safely through spontaneous vaginal delivery without any complications. Today, she holds her healthy 27-day-old newborn with gratitude and relief.

"During my first delivery, there was no light. The nurses had to use their phone torches. It made me feel scared and exposed, I couldn't tell if they were recording or examining me. This time, everything was different. The room was bright, the care was professional. I felt safe." - Irene Auma

Since the installation of the solar suitcase, health workers at Namasoli report:

- Improved conditions for night-time deliveries
- Faster emergency response during complications
- Reduced dependence on unsafe lighting alternatives like phone flashlights
- More dignified, confidential care for mothers

The World Health Organization lists adequate lighting as a minimum standard for maternal and newborn health care. Poor lighting increases the risk of postpartum hemorrhage, neonatal asphyxia, and infection - especially in emergencies that require quick interventions.

By investing in solar-powered medical equipment, HPIC and its partners are helping rural clinics deliver

quality, emergency obstetric care even in areas off the national power grid.

For mothers like Irene, this isn't just about electricity. It's about dignity. It's about survival. Every Solar Suitcase installed means one more clinic ready for life-or-death moments.

Irene Auma holding her baby outside ACK Namasoli health center





ECD Promoter, Susan Ambasa with Nancy holding her baby Rose Iminza

Strengthening Caregiver Support and Learning Across Communities

The **Moments That Matter (MTM)** initiative continues to shape the lives of young children and their caregivers across Vihiga County, creating spaces where families can learn, grow, and support one another. At the center of this work are the **Caregiver Support and Learning Groups**, vibrant circles where caregivers meet every month to explore new ideas on child nurturing, bonding, and early childhood development.

As the project enters the second 18-month cycle, sixty active groups are now fully engaged, each session offering fresh insights and practical approaches to strengthening caregiving within the home. April's focus was on a child's need for interaction and playing, sparking meaningful discussions among caregivers, many of whom are eager to deepen their skills and improve the wellbeing of their children.

Home Visit Stories

Nancy Amisi and Baby Rose Beyond the group meetings, home visits remain one of the most powerful ways of connecting with families. During visits conducted in early September, households in the project area opened their doors to share their experiences. In one home, caregiver Nancy Amisi and her secondary caregiver, Sarah Oluka, welcomed the ECD promoter to meet their sixteen-month-old daughter, Rose. Al-

though Rose is healthy and meeting her developmental milestones, she is yet to be registered at birth.

The family relies on small-scale farming, and the absence of the father in the child's daily life places most responsibilities on the two women. However, their enrollment under SHA/SHIF offers some level of security when it comes to accessing healthcare.

Haland Paul's Family On the same day, another visit provided a warm encounter with a family where the father has taken an unusually active role in the life of his eleven-month-old son, Haland Paul. While the mother works during the day, the father stays home with the baby, attends caregiver group meetings, and fully participates in nurturing and caregiving. Their home, supported through small businesses and farming, is in the process of registering for social health insurance. This family stood out for their strong example of shared parenting, illustrating how father involvement can play a transformative role in a child's early development.

Baby Tavis A third household shared the joy of a five-month-old baby, Tavis, whose father makes time after work to play and engage with him. The family depends on casual labor, yet their commitment to creating a warm and responsive environment for their child was evident. Like many families in the project, they are covered under SHA/SHIF, enabling them to seek health services without major financial barriers.



Tupendane Group Session

In mid-April, the Tupendane group gathered under the guidance of their promoter, Ephely Kwache, for a lively session focusing on gender roles and parenting. The meeting brought together thirteen women and their children, creating a warm space where learning blended naturally with storytelling and lived experiences.

Using simple illustrated materials, the discussion opened doors for caregivers to question long-held norms, reflect on the balance of responsibilities within the home, and envision better support systems for their children. As new members navigating the second cycle, they expressed a strong desire to understand effective caregiving practices and to build healthier family dynamics.

Across these engagements — whether in living rooms, farm compounds, or under the shade of a meeting tree — the spirit of the MTM program continues to shine. Families are discovering new ways of nurturing their children, strengthening their relationships, and building a foundation for healthier communities.





Oluta Junction and Other Community Groups Receive KES 590,000 Boost to Strengthen VSLAs

It was a day of celebration for members of Oluta Junction, Aila Moyie, Kayongo Support, Mosmos Youth, Wambas, Kibuye, West Sakwa, Naya Women, and Chwato Ngime groups as they received a financial boost of **KES 590,000**. The funds will be distributed among the groups to strengthen their Village Savings and Loan Association (VSLA) kitties, providing members with greater access to credit and investment opportunities.



27 Groups benefited from this support, which is part of the ongoing **SUSTFARM+ Project**. The project aims to empower small community groups by enhancing their financial capacity, improving access to quality farm inputs, and promoting sustainable agriculture.

The event was graced by ADS Western staff, led by the Head of Programmes, Mrs. Isabellah Kasaya. They were joined by key stakeholders, including Mr. Wanjala from the Siaya Sub-County Cooperative Office, Ms. Milicent Otieno, and Mr. Jackson Achuti (WAO), who all expressed their support for the groups and commended the positive strides being made in grassroots economic empowerment.

As these groups strengthen their VSLAs, they are better positioned to invest in productive activities, respond to economic challenges, and improve their overall well-being. This initiative marks another important step towards building resilient and self-sufficient communities.



Deepening Climate Resilience & Livelihoods in Bungoma County

In Bungoma County, local communities are embracing innovative approaches to climate-smart agriculture and financial empowerment, thanks to the joint efforts of **Christian Aid** and **ADS Western Region**. The “*Deepening Impacts and Learning Opportunities for Climate Resilience and Devolved Inclusive Climate Finance*” project has continued to strengthen local institutions, promote sustainable livelihoods, and integrate climate resilience into everyday farming practices.

Rael Lunani, secretary of the Ngosia Youth Group, has embraced banking as a form of collective financial empowerment that has enabled members to invest in small-scale initiatives. Through ADS Western’s

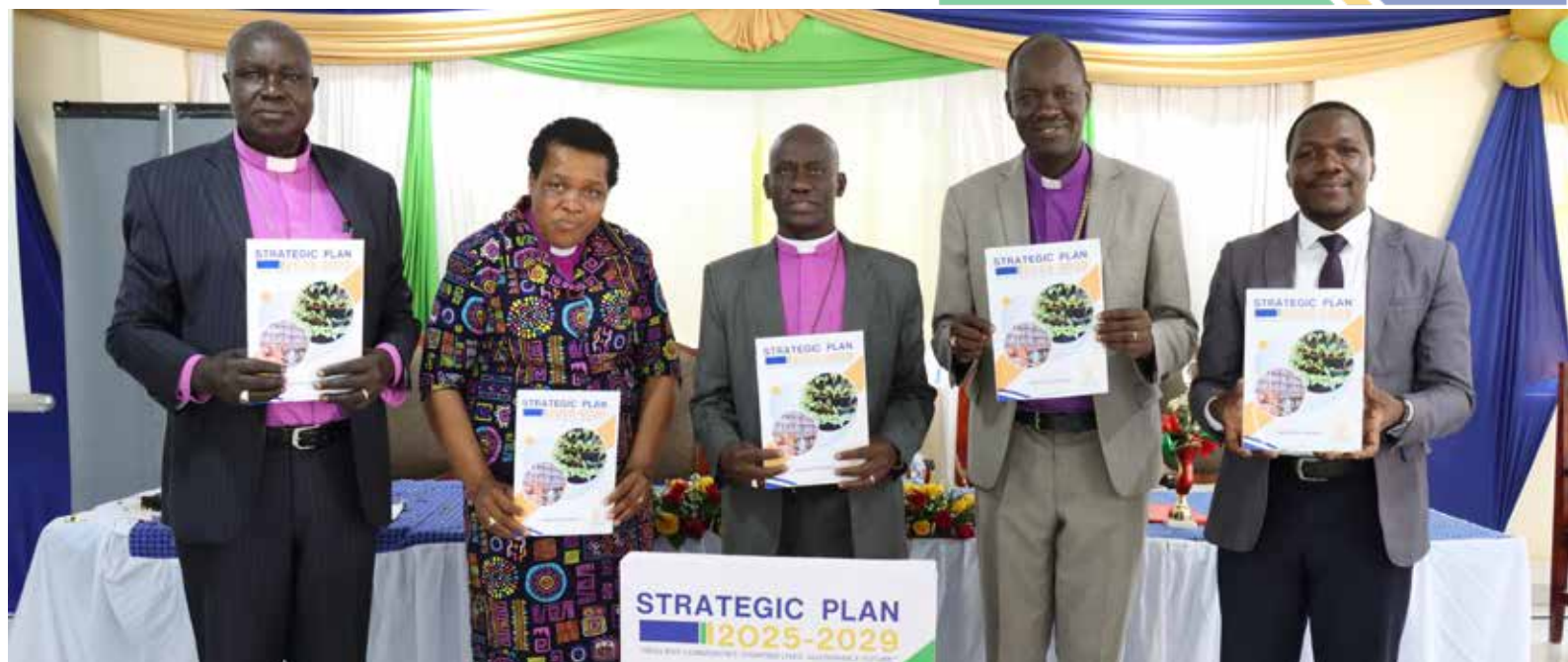
training, members have established kitchen gardens for households with small farms, ventured into vegetable farming, and set up poultry projects that generate supplementary income.

Beyond farming, the project emphasizes climate action and environmental care. Community members have been trained on tree conservation, reducing firewood use, and constructing energy-saving stoves. They have also been empowered with real-time weather updates, allowing them to plan ahead and make informed decisions about what to plant, when, and where — ensuring greater productivity and resilience against climate shocks.

This participatory approach ensures that youth and women are at the forefront, not only as beneficiaries but as champions of change.



Members of Ngosia Youth Group pose for a group photo after their weekly meeting



ADS Western Unveils Strategic Plan 2025–2029

ADS Western marks a defining milestone as it officially launched our **Strategic Plan 2025–2029**, a bold and transformative roadmap that sets the course for the next five years of service, growth, and impact.

Rooted in our vision of *sustainable communities living Godly and dignified lives* and guided by our mission to build partnerships with communities and empower them to address their needs, this plan is both a commitment to the people we serve and a statement of our faith-driven purpose.

Building on Strong Foundations

The new plan builds on the gains of the 2020–2024 strategy, which saw:

- Over **50,000 farmers** trained in sustainable agriculture
- A **34% reduction** in child malnutrition
- The planting of **28,000+ indigenous trees**
- Strengthened governance structures across the region

Six Thematic Areas for Transformation

1. **Food & Nutrition Security** - Scaling sustainable farming, improving seed systems, enhancing post-harvest management, and promoting nutrition security.
2. **Climate Change & Natural Resource Management** - Restoring ecosystems, strengthening climate resilience, and promoting sustainable energy and waste management.

3. **Integrated Health & Social Protection** - Expanding access to healthcare, WASH, maternal and child health, mental health support, and social protection systems.
4. **Human Rights, Governance & Peacebuilding** - Advancing inclusivity, accountability, gender justice, peacebuilding, and voter education.
5. **Disaster Risk Management & Crisis Response** - Strengthening preparedness, rapid response, and recovery efforts for natural and humanitarian crises.
6. **Institutional Strengthening & Sustainability** - Enhancing leadership, financial sustainability, knowledge management, and organizational excellence.

Strategic Pillars for Impact

- **Community ownership** through parish groups, caregiver forums, and farmer associations.
- **Partnerships** with government, civil society, the private sector, and church networks.
- **Innovation and sustainability**, including the establishment of a Community Resource and Training Centre, and mobilizing 30% of resources locally by 2029.
- **Accountability and learning**, guided by a Results-Based Management framework to track progress and share insights.

This plan is more than a roadmap- it is a shared commitment to justice, dignity, and resilience. It aligns with the UN SDGs, Africa Agenda 2063, Kenya Vision 2030, and the ACK Decade Strategy.

Rural Kenya Financial Inclusion Facility (RK-FINFA)

The RK-FINFA project aims to address gaps in agricultural financing by strengthening capacity and offering support to financial institutions in developing relevant products. Farmers and their groups have been receiving training in financial literacy, risk management, and operational digitalization for village savings and loan associations.

Empowering Youth Agri-Entrepreneur in Bungoma County: A Success Story of Diana Otieno and Attis Peanut Butter

Diana Otieno, a passionate young entrepreneur and the founder of **Attis Peanut Butter Enterprise**, established her sole proprietorship in 2023. With a Diploma in General Agriculture from Sang'alo Technical Training Institute, Diana combines her academic background with hands-on experience in agro-processing to run her thriving peanut butter business.

Her journey began with inspiration from a four-month GIZ-supported agro-processing training, igniting her entrepreneurial spark. She volunteered at the institute for one and a half years, sharpening her food processing skills before launching her venture. Starting small, Diana bought raw peanuts and outsourced milling to Mabanga FTC for two years, saving every penny to invest in her own setup: a peanut milling machine for KES 75,000, a sufuria cooking pot for KES 2,000, and a rack for KES 1,500.

Through sheer determination, she built a marketing strategy that spanned a physical shop, local markets,

and online platforms, selling 200–250kg monthly and generating KES 35,000 to KES 40,000 in revenue.

Challenges tested her resolve - high raw peanut costs, lack of certification and permits, limited business skills, poor branding, low milling capacity of just 50kg in under five hours, and a devastating theft that stole equipment and forced her shop to close temporarily.

Yet, Diana rose above, embracing support from the Rural Kenya Financial Inclusion Facility (RK-FINFA). With RK-FINFA's mentorship, business assessments, and trainings on compliance, record-keeping, and planning, she slashed her annual business license from KES 15,000 to KES 6,850 through guidance from local officials.

Now, she's gearing up for KEBS certification: KES 5,850 for registration and KES 11,000 for up to three products, thanks to KEBS officer Mr. Wilson Goskey and Karibu Business Center.

Key improvements shone through: Diana adopted cash books for precise tracking of income, expenses, profits, and losses. Her business permit victory halved costs and legitimized operations. Certification prep promises enhanced credibility and wider markets.

Looking forward, Diana dreams big - reopening her shop post-break-in, scaling sales to 500kg monthly, hiring five more staff as sales agents and processors, and securing KES 940,000 in financing via RK-FINFA partners.

"With the right support and persistence, my business can grow into a large processing industry and create opportunities for many more women and youth in agriculture." - Diana Otieno





Restoring Kakamega Forest

The Kakamega tropical rainforest is a lifeline for thousands of families who depend on it for water, food, medicine, fuel and even cultural identity. Yet over the years, unsustainable land use, population pressure, and deforestation have left this precious ecosystem scarred and fragile.

To turn the tide, ADS-Western, in partnership with **Vivamos**, is implementing the **Promotion and Adoption of Sustainable Land and Forest Management (PASLFM) Project**. The initiative empowers farmers to adopt agroecological practices, rehabilitate degraded forest land, and strengthen community governance so that people and nature can thrive together.

On 21st August 2025, we had the privilege of hosting the Vivamos team, led by East Africa Project Coordinator Ricus Jacometti, for a field visit. The team walked through nurseries where thousands of seedlings are being nurtured for reforestation and visited farms where kitchen gardens and composting practices are improving food security.

We also engaged with the **Community Forest Association (CFA)**. For years, gaps in governance had strained relationships between the community and institutions like the Kenya Forest Service. Today, with training and honest dialogue, the CFA is reclaiming its role as a true steward of the forest.

The **30 acres** earmarked for rehabilitation stand as a living symbol of this renewed partnership- land that will soon return to life under community care.

Despite challenges like small land sizes, steep terrain, or the heavy labor required for double-dug beds, the communities around are adapting with creativity:

vertical gardens where space is limited, intergenerational learning where youth support the elderly, and shared labor models to ease the workload.

By equipping farmers with knowledge, strengthening local institutions, and planting trees, we are also planting seeds of resilience, dignity, and long-term sustainability.

Through ADSW, we believe the Kakamega Rainforest is telling a new story - one of restoration, community leadership, and shared responsibility. And with every farmer trained, every seedling planted, and every partnership strengthened, the forest edge is slowly greening again.





Soccer for Peace

The **Local Soccer for Peace** initiative continues to stand out as one of the most effective community mobilization tools in the region, using sports to unite people around shared challenges and aspirations.

This year's event was born out of discussions among community stakeholders who recognized the urgent need for an engagement platform to address recurring concerns such as crime, land disputes, gender-based violence, and declining parenting standards. With crime cases frequently reported in Chepyuk, Emia, and Kapkateny, the stakeholders agreed that a football tournament would draw large numbers and create space for meaningful conversations.

The event was held at **Cheptoror Primary School** and attracted residents, local leaders, elders, youth, and government representatives.

The opening ceremony set the tone for the day, with speeches highlighting issues affecting the community, including social media misuse, escalating land disputes, domestic and sexual violence, and the need for positive parenting. Pst. Fred Keneroi opened the event with a powerful message encouraging peace, responsible living, and stewardship, while Madam Lydia from ADS-W underscored the organization's commitment to strengthening dialogue platforms across Western Kenya.

Four teams - **Kabukwo, Toywondet, Kipsikrok GSU, and Emia** - took part in the matches, while women engaged in team-building activities designed to foster cohesion, participation, and fun.

The football matches were played in a disciplined and sportsmanlike manner. **Kabukwo** emerged the winners, followed by Toywondet, Kipsikrok GSU, and Emia, with teams receiving cash rewards in recognition of their effort and spirit.

Women participants also received prizes after taking part in cooperative games such as the ball-and-spoon relay and water-carrying challenge. Beyond the excitement on the field, the event succeeded in drawing more than **500 participants**, making it an impactful platform for both entertainment and social change.

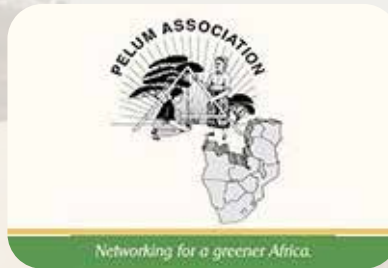
A community dialogue session wrapped up the day, giving youth, women, elders, and leaders an opportunity to openly discuss pressing issues ranging from alcoholism, absentee fathers, and poor parenting to defilement, land injustices, and rising teenage pregnancies.

Leaders called for regular public forums to educate residents, promote peaceful conflict resolution, strengthen positive parenting, and ensure both men and women play active roles in promoting family well-being.

The Local Soccer for Peace event achieved far more than athletic competition - it strengthened unity, sparked critical conversations, and reaffirmed the community's commitment to building lasting peace and shared prosperity



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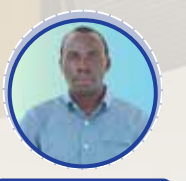
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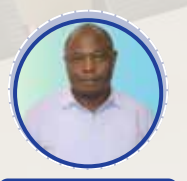
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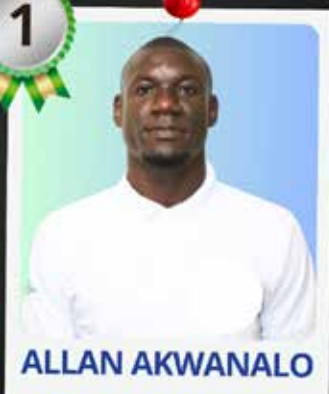
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Congratulations



ALLAN AKWANALO

**OUTSTANDING STAFF
OF THE YEAR-2025**

Congratulations



Bernard Nambanga

**OUTSTANDING COMMITTEE
CHAIRPERSON OF THE YEAR**



Colbert Ngira

**OUTSTANDING ONLINE
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2025



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