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Dear donors and supporters,

It has been an eventful couple of months since I last wrote: both very challenging and very exciting. Let me start with the exciting part.

It is Time to Celebrate

As a typical Brazilian who loves a good and long party (carnaval is a 5+ days event :-), Karimu's 15th anniversary celebrations will extend throughout the year! We want to kick it off acknowledging that your consistent commitment as a donor and/or a volunteer has made it possible for Karimu to lift the entire community of Ayalagaya out of poverty. In honor of your support, we are starting the celebration of our 15th anniversary by hosting a reunion for volunteers and donors. If you are in or can travel to the Bay Area (California), please join us on Sunday, June 4, from 1 pm to 4 at the [Scotts Valley Senior Center](#). Please [RSVP](#) by May 15 so we can plan for this occasion. We look forward to seeing you. Your family and friends are more than welcome! For those of you who cannot join us, don't worry! The party won't stop there. We will be hosting a virtual reunion in Fall 2023 and will keep you posted.

To help us kick off the celebration, my long time friend and Karimu supporter, Sebastian Trzcinski-Clement joined me on my recent trip to Tanzania and created an [anniversary video](#)



that beautifully captures the scope of Karimu's work over the years. Enjoy this wonderful retrospective.

Fifteen years ago, Karimu began because founders, Marianne Kent-Stoll and Don Stoll were moved to help renovate Ufani Primary School which had nothing but a shallow hole in the ground for a toilet, and four classrooms with no doors or windows. Two of the classrooms had no roof. We want the present for our 15th anniversary to be a gift to Ufani by bringing its facilities up to the same standards as all of the other schools in the area that Karimu has built or renovated. Ufani students and teachers have meticulously cared for the (very simple) buildings and grounds, but the harsh weather conditions and

fifteen years of use have resulted in a need to make some repairs. If you want to give Karimu an anniversary gift, please learn about Ufani's remodel by kicking on the image below



and donate to this effort.

We Take Our Agreements Seriously

As you probably know, in 2018 we delivered clean water to all of Ayalagaya Ward. A central part of our agreement with the ward is that public water points would always be free for home use. Clean water is fundamental to health. We saw in Ayalagaya and Arri how poor families would get their water from dirty streams, because they lacked funds to buy clean water from the few clean water sources available. Addressing poverty must also address fundamental health issues.



After we installed the water system in Ayalagaya, the Tanzanian government created water agencies governing the rural (RUWASA) and municipal (BAWASA) water systems in 2019, including the oversight of the system we installed in Ayalagaya. We were able to negotiate with RUWASA free public water points for Arri ward (the system we are currently building), but Ayalagaya fell under BAWASA who refused to abide by our contract with the ward government and local community. I won't take you through all the details, but it took meetings at ALL levels of the Tanzanian government, a revolt by the local community, and a suspension of all Karimu projects in the country for the entire month of March to bring this issue to closure. I was actually in Tanzania when we decided to cut my trip short, announcing the reasons for my departure and the suspension of our operations to the government leaders at the regional, district, and ward levels and to all communities. The goal of such a drastic action was to make it very clear to everyone within the government that we take our agreements very seriously and we expect the communities we support and the government to do the same. We believe this is also a reflection of the trust you place on us through your donations. The whole fundraising campaign for bringing water to Ayalagaya (and also now Arri) was based on the premise that water from public water points would be free. Had we accepted the government's refusal to provide water for free, we would be violating a commitment made to all donors who contributed to this life-changing project.

I did leave the country, but worked behind the scenes to reach the federal minister of water as soon as possible. Once I personally talked with the minister, he immediately agreed that our contract would be respected and committed to go to the region himself to resolve the issue. Three days later he was there and announced to the regional, district, and ward governments and the committees that Ayalagaya will be moved under RUWASA jurisdiction and that the public water points will remain free of charge (exactly

as I had requested). The water meters that BAWASA had installed have been removed from the public water points and we have resumed all our projects. It did, however, impact all of our schedules, but not our overall 2023 plans.

Poorest of the Poor

I am super excited to tell you that we have completed our evaluation of Karimu's impact on the poorest households of Ayalagaya and the benefits of our projects are indeed trickling down to them, allowing them to also raise their standard of living. We learned about the major differences made by the water project and our investments in health and education. For example, before 2018, there were several households among the poorest with children who did not finish primary school. After 2018, there is no case of such children, except in the case of a child with special needs.



Note: thank you Christophe, Arnaud, Jakob, and Livina for your incredible work and dedication to this project.

There were three important takeaways from this project:

1. Households with children with special needs have not been able to improve their standard of living at the same pace as households without such children. Their children require full time attention from at least one parent, directly impacting the parent's ability to drive income-generating activities.
2. We should increase our focus on income-generating projects that are very suitable for the poorest households in order to accelerate the improvement of their standard of living.
3. We need to increase education of women from the poorest households about the importance of coming to the clinic for their regular pregnancy checks. Interestingly, we have seen a significant increase in clinic visits during pregnancy, but such an increase had hidden the fact that this was not happening with the poorest of the poor.

It will be very easy to address the above issues and we are already putting actions in place for that, but the most exciting part of this project was to confirm that the poorest of the poor are indeed benefiting from Karimu's project.

2023 Fundraising

Another positive development was a strong first quarter in terms of fundraising. Since my last newsletter we managed to raise an additional \$60K. This will allow us to address 80% of the [medical equipment necessary to make the new Dareda Kati Health Center fully functional](#) (\$56,971 of \$70,000). This is great news as it will allow us to pretty much achieve one of our 4 key objectives for the year.

The remaining goals have not improved much. As of today we will be able to:

- [Build 9 of the 31 classrooms](#) needed to complete the remaining primary school classrooms in Ayalagaya. - **\$133,612 of \$309,000**
- [Build 1 of the 5 kitchens](#) for the Ayalagaya primary schools - **\$30,054 of \$170,000**

But, unfortunately, we are still short in funds to [build any of the bathrooms needed for the 9 schools in Arri](#). We currently only have **\$25,685 of the \$165,000 needed**.

2023 Plan

There are some adjustments to the plan timing that you can see on our [Karimu 2023 Goals page](#). The only major changes are

1. The addition of a kitchen expansion to Ayalagaya Secondary and High School. After becoming the 3rd best community school in the country, it has suddenly become the most popular high and secondary school in the region and our plan to accommodate 700 students is falling short of the now over 1000 students they have!
2. Delay of the chicken pilot, possibly into next year.
3. Donation of 4 [new stoves to Dareda Mission](#) school as a Karimu Social Fund project to keep the school open which we already completed.



Final thoughts

Below I will give you a few highlights in terms of progress and challenges of all projects. I want to start off with our Financial Services and Income programs. These are very synergistic programs which are showing incredible results in terms of closing the loop in our poverty elimination trajectory. So please take a moment to read, at least, about Financial Services and Income. The income projects will build skills and access to markets in raising crops and livestock for commercial use. While the majority of the region are farmers and almost all keep some livestock, growing crops and raising livestock for subsistence is very different from producing for commercial activity. The entrepreneurship project teaches participants how to create, grow, and manage a business - whether a poultry farmer, restaurateur, or shop owner - skills like competitive differentiation, building a business plan, record keeping, retaining and growing customers, etc. are essential skills. The financial services program trains groups to save money towards a goal and provides micro-loans giving them access to the capital they

need to start or grow their businesses or agricultural activities. And we are building an infrastructure that is self-sustaining for ongoing training, mentoring, and access to capital once Karimu exits the ward.

As you can see our trajectory is like a roller coaster ride. There are ups and downs, but at the end it is exciting, gratifying, and leaves us wanting to “repeat the ride”. While there are moments that are discouraging (like announcing our departure and stopping all projects), our desire to repeat our Ayalagaya success in Arri and many other parts of the developing world is way too strong to stay discouraged. And that’s why we feel that our 15 years must be celebrated and celebrated in a big way (like true Brazilians know :-)

Asante sana for your continuous support.

Nelson Mattos
Karimu Chief Operating Officer

Income

Green Bean Farming

The results of the [green bean pilot project](#) are mixed. We have demonstrated that green beans can be grown very successfully in the region, though not during the cool season. The crop can be very profitable with 36% of farmers harvesting at or above our target. Unfortunately only 11% reached our profit target. Contributing factors included:

- Insufficient cash reserves to pay laborers leaving beans in the field or driving up the reject rate.
- Lack of coordination across farmers that resulted in labor prices spiking.

We believe that better planning and coordination could address those problems. However, our partner, HomeFresh, is having serious cash flow issues, calling into question our planned scale up of the project with HomeFresh. We are now pursuing other partners while we wait to see if HomeFresh can address their cash flow issue.

BioChar Production

Biochar is a charcoal made by heating any biomass – for example, corncob, husk or stalk – without oxygen. Farmers may use crop waste for livestock fodder or they may simply burn it releasing greenhouse gasses into the atmosphere. Biochar sequesters 40% of the carbon into the charcoal reducing greenhouse gas contribution and the resulting biochar can be used to enrich the soil for crops.

We have secured an additional \$7,000 for our biochar pilot which we hope will kick off in the second half of this year using maize stalks for fuel. We see this as a perfect opportunity for the poorest families as they can produce biochar at low cost from waste, can use it to increase their crop production, and can sell excess to other farmers at a lower cost than other fertilizers.

Chicken Pilot

We had hoped to begin our chicken pilot this year and it may still happen, but based on consultation with local experts, this may need more dedicated focus than we have at present. While almost every family raises chickens for home use, raising them for commercial use is entirely different. We are delaying this at least 6 months.

Vanilla

The Vanilla project continues as a high profit margin product, but with a long incubation time. First harvest is anticipated in 2025.

Financial Services

Entrepreneurship Training

Analyzing our first class results, we learned that our graduates met our 1 year post-graduation goal of doubling their income by graduation day! This is tremendous and gives us confidence to send two more staff to Street Business School training later this year. If you have not already seen them, please check out our YouTube videos from some of our graduates:

- [Chicken farmer](#)
- [Money changer](#)

- [Fruit seller](#)



In Arri ward we are conducting the rest of the baseline visits for the first class this month and plan to start training in May (postponed from February due to our work stoppage).

Savings Group Program

Savings group training has resumed in both wards. We are currently training two new field officers as we lost both of our prior field officers to other opportunities. We will also start training community based trainers (CBTs) in Ayalagaya ward starting this quarter and they will take over training new groups within the ward. Graduated groups have maintained a high level of operation based on periodic assessment currently averaging 87.8%. And as I reported in the last newsletter, the groups have increased their average annual savings by 60% from 2020 to 2022!

Financial Assistance

The financial assistance program to savings groups (zero interest loans) continues successfully. We have provided \$50,050 in financial assistance from inception of the program to date with zero late repayments, even during the recent project suspension!

Federation

Our [federation of savings groups in Ayalagaya](#) which is the organization that Karimu will use to scale loans to savings groups in the region is operating well and continues their training. They successfully managed the share-out of one of the member groups last quarter. They will soon be receiving training on how to conduct assessments of the savings groups and how to handle data collection. Performing assessments of member groups is critical to establishing and maintaining trust among groups that do not know each other and for granting loans to member groups. It will also be a requirement for Karimu to provide loans to the federation.

Sanitation Projects

Clean Water for Arri Ward

Construction of the [water project for Arri](#) continues towards a completion target of mid-year 2023. As I mentioned in the last newsletter, the source sedimentation tanks, water mains to distribution tanks, and distribution tanks in all villages are complete. We have completed 91 water points out of the 206 water points across all 7 villages.



We have not yet turned the water points on as we are emphasizing the importance of proper maintenance of the water system. The new water committee that will be responsible for maintenance and management of the water project has just started their training. We are hoping that we will be able to turn the water on in a couple of months once the committee is fully capable of fulfilling their responsibilities. While we are anxious to open the taps bringing clean water to the communities as soon as possible, we must have the discipline to do so only when the community is really ready to take over such an impactful project.

Water Management in Ayalagaya

Despite the challenges with the government, the local [water management in Ayalagaya](#) continues going very well. Only 13 incidents are open and most are quite minor: a broken lock, grass growing inside the fence, a leaky valve chamber,... We are thrilled with the incredible progress in managing and maintaining their project.

Education Projects

Classrooms

The maintenance concerns have been resolved and we are moving forward with additional blocks of 3 classrooms and 1 office each at Haysam Primary, Gajal Primary, and Dareda Kati Primary schools. When we complete these we will have built 70 classrooms out of the 92 needed. The community is currently demolishing a dilapidated building at Gajal primary to make space for the new construction and saving any reusable bricks. At Haysam, they are digging the foundation, producing the bricks and will provide 50 bags of cement and contribute with \$1,200. I love the fact that everyone gets "their hands dirty". In the picture to the right below, you see the head of the school helping dig the foundation of the

new building.



Children with Special Needs

This project is proving to be more important than we originally envisioned, because, as described above, it will become the pillar for addressing the slow improvement of the standard of living of the poorest of the poor families with children with special needs. As you know, we completed the [hostel for children with special needs](#) last year and had hoped to see children arriving in January, but the government does not have the funds to provide all the necessary furniture for the hostel. We are hoping to see the hostel active mid year.

School Kitchens

We recently completed the [new kitchen for Arri Primary school](#) providing indoor and ventilated food preparation and cooking space with 4 new stoves. The stoves are used to prepare beans with ugali (corn porridge) for the 837 enrolled students. We are also finalizing the bidding to start the construction of the school kitchen at Bacho Primary school which will wrap up all construction projects in that school. The community will contribute by providing all 20,900 bricks, digging the foundations and working side-

by-side with our volunteers when they go to Tanzania in July.



Health Projects

Health Center and Dispensaries

We have been able to raise \$56,000 for equipment for the Dareda Kati Health Center. This covers all essential equipment and furniture that was not provided by the government. We have ordered all items to make the maternity, outpatient, overnight wards, operating rooms, mortuary, and laboratory fully functional. We also allocated funds to extend the IT system into the laboratory and the reproductive and children's health buildings. We are extremely excited with this as we will be able to witness a fully operational health center when we are in Tanzania in July. Recently, a delegation of dentists from Germany who are providing dental services across government clinics in Tanzania spent a few days providing such services in Dareda Kati Health Center. They were impressed with the facilities and the medical staff and explicitly asked the secretary of health to send their congratulations to all Karimu donors for the outstanding work. They said that our clinic was the best one they visited during their long stay in Tanzania. :-)

The [Tsaayo dispensary](#) is progressing and entering the final phases of the construction. We expect this project to be completed by early May. It will be the first high quality health clinic in all of Arri Ward.



Scholarships

We have provided our first [scholarships to medical staff](#) in order to increase the skills available in the wards. Currently we have one laboratorist extending her education and one family doctor specializing as a radiologist. . Since these programs require the staff to leave their positions for schooling, we require the secretary of health to backfill them during their training and for them to commit to serve within the ward post-graduation a comparable amount of time as their schooling.

Health Interventions

The next [TB campaign](#) with the government began in April and will run about 1 month. The [HPV vaccination project](#) is going well and 402 girls received their 1st dose for 2023. The five who did not receive their vaccination are not attending school and we are following up on why they are not in school as it is a government requirement that all children attend school. We will begin the [targeted malnutrition survey](#) in Arri Ward in May to verify that there is no need for malnutrition nor vaccination interventions for young children as we found in Ayalagaya Ward.



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