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Dear donors and supporters,

I have so much news I hardly know where to start. I just returned from a very successful trip to Africa, unfortunately with COVID, but Claudia and I recovered well and it only delayed my "back to normal" for a few days. Our projects are thriving as you will read below. Our staff is very strong. And the community is as engaged and committed as ever.

Funding Status

First, let me express our deep gratitude for all of you who contributed recently to the Arri Water Project and the Special Needs Children's Hostel in Dareda Kati. We were able to raise enough funds to fully cover these projects and completely exhausted the match funding from Quantaphy, a Santa Cruz based company, Paul and Nicole Marca.

- The [Arri Water Project](#) now has the sedimentation tank (filtering) filled and functioning from the source. All eleven village distribution tanks are completed and two even have water!

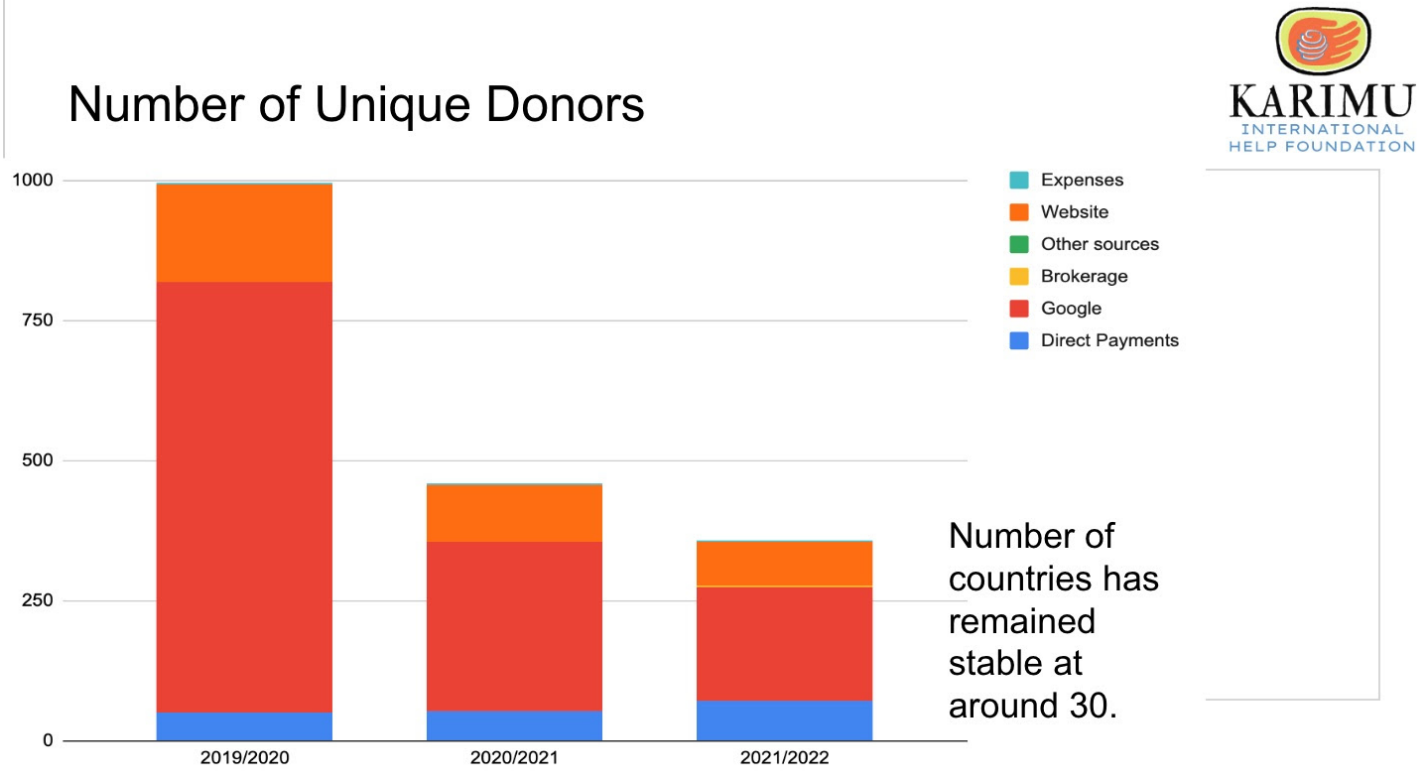


Dohom A distributions water tank full of water on the left and sedimentation tank on the right

- The [Special Needs Hostel](#) is complete and we expect it will be housing children in the new school year (January). This is a beautiful light-filled structure.



Now the bad news, and for those of you considering year end charitable donations, please consider us. We just learned that the foundation that is funding 2022 and 2023 Financial Services, Entrepreneurship, and Income projects has decided to stop funding NGOs, so that will leave a gap! The foundation that has generously contributed to our dispensary and health center construction for 4 years has advanced their 2023 grant so we could finish the health center and, therefore, will not be able to provide additional funds to us in 2023. And we anticipate that we may only receive about half of what we received last year from our largest aggregate donor, Google employees and corporation based on what we have seen up to this point in terms of donations this year. In fact, our situation has been deteriorating since the start of COVID as you can see in the graph below and we are seriously concerned that the economic crisis and war in Eastern Europe will cause even more donors to reduce their donations or redirect them to other places.



Please help: donate, spread the word, and encourage your friends and relatives to donate. Please go to our [Karimu website](#) and act now! Every donation does help.

2023 Fundraising

Despite the challenges, we cannot lose hope! We have started our 2023 fundraising season focusing on completing all construction work in Ayalagaya which will bring us over 90% of our planned investment in the region:

- [Complete the remaining primary school classrooms in Ayalagaya](#) - \$309,000 - The goal is to have safe, clean, and light classrooms for all school children at 45 students per classroom. We have built 61 to date and have 31 to go.
- [Building kitchens for the Ayalagaya primary schools](#) - \$90,000 - A key requirement for Karimu to execute any projects in a village is that the community must provide a free meal to all students. Today these are prepared over wood fires risking smoke inhalation for the cooks and students alike.



- [Medical equipment necessary to make the new Dareda Kati Health Center fully functional](#) - \$70,000 - While the government has increased staff and education and provided furniture and some equipment, they are unable to meet all the needs to make the center fully operational. We would like to fill that gap. And recognize that this facility services not only Ayalagaya ward but neighboring wards as well, totaling 40,000 people.

Once we complete the above constructions in Ayalagaya we will only have significantly less costly projects left. We still have targets for penetrating the community with financial services, entrepreneurship training, and agricultural skills and market access. Plus, we have numerous health interventions that we still hope to execute. These projects are always executed simultaneously in Arri and Ayalagaya.

In Arri, we are continuing to focus on addressing the sanitation challenges. This is always our top priority after delivery of clean water.

- [Building bathrooms for 2 of the 9 schools in Arri](#) - \$165,000 - Two of the nine schools received emergency funding from the community and Karimu donors in 2022 to build bathrooms to prevent school closure. We want to build the next two in 2023, leaving another 5 schools for the following year.

For those of you who prefer to write us a check or send us funds via bank transfers (something we would also prefer to avoid credit card processing fees), please note our mailing address and bank account:

Karimu's New Address:
75260 Vista Corona # 51
Palm Desert, CA 92211, USA

Bank Information:
National Transfers
Bank: J.P. Morgan Chase Bank N.A.
ABA: 021000021
Recipient account: 867351295
Recipient: Karimu International Help Foundation
Receiving Branch Address: 36101 Bob Hope Dr STE G-1, Rancho Mirage, CA 92270

International Transfers
Bank: J.P. Morgan Chase Bank N.A.
Swift Code – CHASUS33
Recipient account: 867351295
Recipient: Karimu International Help Foundation
Receiving Branch Address: 36101 Bob Hope Dr STE G-1, Rancho Mirage, CA 92270

Poorest of the Poor

As you know, last summer 4 volunteers developed and conducted an assessment of the effectiveness of Karimu programs in reaching the poorest members of the community. We conducted 266 in person surveys. Of those the average weekly income was 1,876 Tanzanian

Shillings, or less than \$1/week! We are pleased to report that Karimu's focus on community based services have resulted in the following benefits to the poorest members:

- The average distance to the closest dispensary has almost been halved.
- The availability of medicine has improved.
- Non-critical medical services are now handled at one of the in-ward dispensaries rather than requiring travel to a neighboring ward.
- Time needed to get water reduced by almost half with most now using public water points.
- Access to clean water at the public water points has reduced gastrointestinal diseases in the general population by 30%.
- Improvement in education was recognized by all as among the top contributions from Karimu.

We learned that only families in one of two situations have benefited less from our projects: (1) the poorest families raising a special needs child (one person needs to stay home with the child and thus cannot work) and (2) families of older adults who are not being supported by other (younger) relatives. Fortunately, these represent a small number of households. We believe the availability this year of the new special needs hostel should significantly help the first group of families and we are reviewing our income strategy to look for ways to further help both groups.

Clean Water for Arri Ward

Construction of the [water project for Arri](#) continues to move rapidly. As mentioned above the sedimentation tank is filled and water is flowing through the main lines to select distribution tanks. All 11 distribution tanks are done and we are now focusing on the construction of the 256 water points. We expect to have water flowing in some water points this year!



Water Management in Ayalagaya

We have made significant progress on the [water management in Ayalagaya](#). Everything we requested from them was completed, except the opening of the bank account, because they need to be recognized by the government as an organization and that process is ongoing. They have:

- Formed a single, ward-level committee for all of Ayalagaya with 4 representatives (2 men and 2 women) from each of the 3 villages
- Hired a certified accountant to manage the money
- Hired two maintenance technicians with a certification in plumbing and water related work
- Started to save the unused funds of the project (in 3 months they saved already over \$10K)

We are already seeing maintenance improvements. At this moment there are only 6 open incidents and the average fix time for 2022 is down to 48 days. However, we still have not raised the construction stoppage to reinforce the importance of maintenance and to ensure they open the bank account.

Education Projects

The [hostel for children with special needs](#) has been completed and children will be arriving in January.

The next Gajal Primary block of 3 classrooms and an office should be completed this month.

We have started round 2 of visiting all the Arril schools to emphasize the importance of education to both students and parents. We are hearing very good feedback from these meetings and seeing a shift in attitude. We hope this translates into an increase in secondary school qualification and attendance. We hope this translates into an increase in secondary school qualification and attendance.



Clockwise from upper left: The completed Special Needs Children's Hostel, new Gajal Primary classroom block, parent meeting on the importance of education, student meeting on the importance of education

Health Center and Health Interventions

The Dareda Kati Health Center is open and operating. The completed buildings can be viewed in the project pages for the [overnight ward](#), the [security gate and building, walkways, handwashing sinks, and oxygen building](#), [migrated and expanded the IT system](#), the [reproductive and children's health building](#), and the [laboratory](#). The [mortuary](#) should be completed this month.



Vaccination day at the new Reproductive and Children's Health building.

The health interventions are continuing and going well in both wards. We completed the 4th [TB campaign](#) with the government. The 4th campaign ran in September and October surprisingly saw an increase in both absolute number of cases, 23, and 35.4% positive of those tested. The majority were from adjacent wards (we include outreach to neighboring villages outside our ward based on an agreement we have with the government), but still we saw an increase within our primary service area too. The [HPV vaccination project](#) is going well and most of the girls have received their second dose for the year. That should finish up by the end of the month, but is based on vaccine availability as supplied by the government. We are seeing that communication between the clinics and the schools is much better. [Training in infant care and cleaning](#) is continuing at all dispensaries. [Testing for anemia during pregnancy](#) is used with 100% of pregnant women visiting all clinics thanks to the hemoglobin meters we provided. Our next goal is to get the government to supply the kits to all the dispensaries. Up to now, they have primarily been provided only to the Dareda Kati Health Center. Similarly, [testing for syphilis](#) is available and in use for all pregnant women and their partners based on the testing kits Karimu has provided. These interventions are all continuing into 2023 as well as the [medical education on childhood illness](#). We were very happy with the initial training, but have been disappointed with the follow up supervision. We are working with the District Medical Officer to arrange some onsite supplementary training and supervision.

Based on the Health Survey conducted in Ayalagaya, we have concluded that no intervention is required for malnutrition in Ayalagaya Ward. We are looking into a sanitation intervention to assure that all homes have sanitary latrines, but we have no firm plan yet.

Financial Services and Income Projects

Our first class in our [entrepreneurship training](#) will be graduating this month! We are starting the exit coaching visits this week. Of the 30 initial participants, 28 are graduating. We had 90% attendance overall! Several participants have already expanded or opened new businesses and we are very excited to see if we can achieve our objective of doubling their income 1 year post graduation. We had 98 people come to register for the first Arri class, more than we can accommodate in a single class! We have the orientation meeting happening as I write and we will be starting the baseline coaching visits towards the end of November.

Our savings group programs in [Ayalagaya](#) and [Arri](#) continue to be strong. We just graduated another group in Ayalagaya totalling 9 now with 8 groups in training. In Arri we have 6 groups in training. Most importantly, we have formed a [federation of savings groups in Ayalagaya](#). This is a major milestone towards self sufficiency. The federation is a group of savings groups who pool their money to leverage more capital. They just received their registration from the government and are opening a bank account. They will soon start saving together. Once the federation is running well, the focus of the [financial assistance program](#) in Ayalagaya will shift towards loans to the federation rather than individual savings groups. We brought in an expert, [Stella Tungaraza](#), to guide and train the formation of the federation. She was very impressed with the groups and particularly impressed with the amount of money that we have loaned to the graduate savings groups and the fact that we have not had a single late payment!



We completed the 1st crop of the [green bean pilot project](#) with mixed results. We were able to see that farmers who really follow the prescribed schedule can yield substantial profit, the best one profiting over \$300. This is huge for an 8 week harvest cycle! However, we also saw that most did not follow the HomeFresh schedule of insecticides and pesticides, had poor yields, and many lost money. In addition, we learned that this pilot was not run in the best harvest season. We have had many discussions with HomeFresh and our farmers. Many of them simply did not have the funds to be able to purchase the pesticide and fertilizer. The seeds were provided by HomeFresh as an in-kind loan repaid from the harvest payment. We are looking into doing something similar for the farmers who need it for the next planting. In addition, HomeFresh is helping us to organize the farmers better for mutual support and to streamline and disseminate communications. Even with the limited success, the interest remains high. Fifteen of the original twenty are continuing with the 2nd planting and several farmers have asked to join. The 2nd pilot starts this month.



We are expanding the [vanilla project](#) to new farmers including within Arri ward. Another 9 have joined so far.

And we have just hired a consultant to work with us on developing and executing a chicken pilot.

Final thoughts

I know this has been a very long update, but there are a lot of exciting things happening. When I started with Karimu, I could not have imagined that 5 years later I would be telling you that we are within striking distance to finish construction in Ayalgaya, bringing water to Arri (which is 2.5 times bigger), improving people's health, dramatically raising the educational level, and helping them increase their income.

My recent trip to Tanzania made me realize how visible our impact has been. You can see it everywhere you go. I invite you to join me in

11/14/22, 6:00 PM

one of our volunteer trips so you can see this transformation with your own eyes and feel as proud as I do for the good all of us, Karimu donors, volunteers, and supporters have done.

In this coming holiday season, please think about this. Think about the good you have done and are doing. There is surely hope that, together, we can make the world a better place. The proof of that is Ayalagaya and soon it will also be Arri!

Have a peaceful and enjoyable end of year holiday.

Asante sana for your continuous support.

Nelson Mattos
Karimu Chief Operating Officer



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