



Dear friends, donors and supporters,

We have decided the major projects we would like to do in 2021 and officially kicked off our yearly fundraising campaigns. Whether we are able to follow through, of course, will depend on your generosity and others'. These projects, as all Karimu projects, are prioritized by working closely with the local community and the relevant Tanzanian governmental departments. Let me tell you about what we would like to do next year (and you can see an update on our current projects at the bottom of this email).

## Education

In the area of education, we are raising money for 3 main things:

1. [Completing the reconstruction and expansion of primary schools](#). - We have accomplished a lot in this area: with past funding we will complete bathrooms at all 6 schools and have reconstructed 3 schools, but there are 3 more to do. Our goal is to build sufficient classrooms so that no more than 45 students have to be together in a classroom. While this is still a large number, today classrooms of 75-100 students are common. We are very proud of the completed classrooms in the reconstructed schools. They are beautiful! For example, here is the [Bacho Primary reconstruction](#). And children's enrollment, attendance, and academic performance are all up.



## Classroom at Gajal Primary School

2. [Building a high school](#) - Thanks to the cumulative efforts of dedicated teachers and students, plus Karimu's investments in the community, the passing rate of the secondary school national exam has increased dramatically. Unfortunately, it is quite a challenge for teens to attend high school. The nearest high school is 11 miles (18 km) away, too long for daily walking. And few parents can afford to pay for lodging in another town, so continuing education is simply not available to many qualifying Ayalagaya students. We are working with the government to bring a high school to Ayalagaya! We need to build new classrooms, hostels, physics and biology laboratories, and a dining hall.



Layout of Ayalagaya Secondary School

3. [Building hostels](#) - As I explained in my prior email, secondary students who are studying for their national exam live at the school to focus on their studies. This includes sleeping on the concrete floors. We want to give them a comfortable and safe environment to support their dedication. In addition, providing girls and boys dormitories is a requirement for opening the high school mentioned above. Building children's hostels will support both objectives.

## Health

In the health area, we are raising money for 2 projects:

1. [Building a Health Center in Ayalagaya](#) - Since the completion of Gajal dispensary in April, all villagers in Ayalagaya Ward are within an hour's walk of a "dispensary". During daytime hours, dispensaries address minor illnesses like upper-respiratory infections, treat minor injuries, provide maternal and child health services, and monitor and treat chronic diseases like tuberculosis or HIV. On the other hand, a "health center" or hospital is needed for minor surgeries like C-sections, for treatment of major injuries like fractures, for X-rays or ultrasounds, and for emergency or overnight services--and a woman's first birth must be at a health center or hospital. Unfortunately, many Ayalagaya Ward residents live 20, 30 or even 40 kilometers from the nearest hospital, which they must travel to on dirt roads that become impassable during the rainy season. Very few people own cars or motorcycles, and bus service is unreliable. A



hospital trip for someone who is sick or injured or unable to afford a long taxi ride can take many hours. We want to ensure that all villagers can reach a health center by taxi within 30 minutes. You can check out the proposed layout and phased implementation plan on the campaign page [here](#).

2. [Medical staff retention](#) - We are also continuing to improve medical staff retention in the local area. Living accommodations near the clinic with finished walls, proper windows, running water, adequate bathrooms, and electricity are key. We just completed staff housing for the [Dareda Kati dispensary](#), and we still need to raise the funds to build staff housing for the Gajal dispensary. Note that the Gajal dispensary is doing very well. The number of patients coming to the dispensary continues to increase every month. Currently ~150 children below 5 years old, ~18 pregnant women, and ~120 outpatients are coming monthly. The feedback from the patients on the medical staff is outstanding.



## Income

We are kicking off the last area we need to work on to eliminate poverty in Ayalagaya by launching our first projects to increase the income of the families. All these projects will be run through the Integrated Agricultural Training Center, an existing institution. Karimu contributions will go towards education and start-up capital towards a self-sufficiency model in 3 years.

1. [Vanilla farming](#) - The vanilla project will lead to income in a guaranteed market by partnering with an established Tanzanian social enterprise called [Natural Extracts Industries](#) Ltd. (NEI). NEI will designate the Integrated Agricultural Training Center as a Vanilla Center of Excellence, train local farmers in vanilla cultivation, and guarantee purchase of their crops at prevailing market prices.





KAHESO staff consulting with NEI experts

2. [Dairy cattle](#) - We want to initiate a program for the proper care of dairy cattle enabling families to provide protein for their immediate family and income from sales of surplus milk. We want to kick-start the program by providing pregnant dairy cattle to the participants who would then return the favor by donating their first 2 calves back to the program.

3. [Organic farming training](#) - In Ayalagaya Ward, 87 percent of households generate most of their income from staples like corn, beans, and sunflower. However, pesticides and fertilizers are not within reach for most farmers and, often, they must choose which crop will receive fertilizer or sprayed. Organic farming approaches can increase yield, reduce costs, and increase the nutritional value of crops.

### Expanding to new county

Finally, we are hoping to expand outside Ayalagaya Ward to the neighboring and larger Arri ward. We have seen how dramatically the easy access to clean water has affected the Ayalagaya community in terms of health, safety, and education.

1. [Clean water in Arri](#) - As was the case in Ayalagaya, many people have to gather water from contaminated rivers or springs leading to disease. The water project in Ayalagaya reduced diarrheal disease by 30%. Fetching water is typically a child's job, and more likely girls, impacting their ability to attend school when water sources are miles away. In Ayalagaya we saw school enrollment increase, attendance increase, and performance increase with the completion of the [Ayalagaya water project](#). Help us bring this to Arri ward. Read more about the situation and project [here](#).







Students of Dohom Secondary School fetching water

As you can tell, we are at a critical point of our work in Tanzania. We can see the end of poverty in Ayalagaya within 2 years and the start of repeating our success in Arri. We are very excited with this conjuncture! We hope that you will feel as proud as we do and that you feel confident that your donations are well used and valued. You can help us continue this trajectory, by contributing to specific campaigns by selecting the links above or from the rotating campaigns at the [karimufoundation.org](https://www.karimufoundation.org) web page. Or you can give to the Karimu general fund by clicking on the donate button at the [karimufoundation.org](https://www.karimufoundation.org) site.

We are very proud of our work in the community, proud of our local staff who work tirelessly and selflessly for their community, and of the community itself. The local community contributes approximately 10% to each project via labor, bricks, rocks, lumber, or money. And a memorandum of understanding signed by stakeholders outlines everyone's responsibilities that includes focus on the sustainability of the project.

2020 has been a challenging year for everyone worldwide. Our Karimu volunteers have lost family members to COVID-19 while others survived their experience. We have family members who are essential workers. We have been quarantined and, for the first time in 12 years, were not able to bring our volunteers to our yearly volunteer trip to Ayalagaya. Our Tanzanian friends have risen to the challenge of public education on COVID, hand washing, sanitation, mask wearing, social distancing, etc. They accomplished the impossible, i.e., fully shielded the Ayalagaya and Arri communities from COVID-19. (Read about our COVID response [here](#) if you have not already.) The world seems a smaller place and we feel closer than ever to our worldwide friends. If ever there was a time to be my brother's keeper, it is now.

We at Karimu pray that you and yours are well. And we thank you for whatever you can provide as we enter this season of giving - whether prayers or financial support.

Thank you very much and stay healthy. Asante sana na uwe na afya.

Nelson Mattos,

Karimu, Chief Operating Officer

# Karimu 2020 Goals and Progress

Completed projects are shown in normal text. **In progress projects** are shown in bold. *Planned projects* in italics.

## Ayalagaya Ward

### Health and Sanitation

- Complete School Bathroom Projects in Ayalagaya
  - [Bathrooms for Students and Staff and Hand Washing Sink at Dareda Kati Primary School](#) - completed Aug 2020
  - Bathrooms for Students and Staff and Hand Washing Sink at Ufani Primary School - *starting 4Q 2020*
  - Teacher's bathroom in Ayalagaya - Construction of the teacher's bathroom at Ayalagaya Secondary School was recently accelerated from 2021 to 2020. - *planned for 4Q2020*



- Complete Phase 1 of Karimu's Health Program - access to healthcare within a 1-hour walk
  - Build and open a [dispensary in Gajal](#) - completed and opened May 2020, accelerated from Sept 2020 due to COVID-19 pandemic re-prioritization.
    - Donation of medicine and supplies to Gajal Dispensary - completed July 2020
  - [Expand the Dareda Kati dispensary](#) to fulfill all requirements defined by the program
    - Donation of medicine and medical supplies to Dareda Kati dispensary - completed May 2020
    - Dedicated room for sterilization with (at least) a hand-washing sink and an autoclave - completed June 2020
    - Heaters in labor and postnatal areas - completed June 2020
    - Wall-mounted TV and media player to run educational videos about hygiene at the reception - completed June 2020



- External patient bathrooms - **started August 2020**
- External laundry - **started August 2020**
- External hand-washing sink at different heights to accommodate for adults and children to ensure everyone coming to the clinic washes their hands - **started August 2020**
- External incinerator and placenta pit in an enclosed area with gate to eliminate the need to openly burn material or to dispose of it in an open area - **started August 2020**
- Fenced around the dispensary complex - **started Aug 2020**
- Begin implementation of Phase 1 of the health interventions
  - Handwashing intervention & patient intake and screening intervention completed in 2Q2020 with [COVID-19 response project](#);
  - *1 more intervention to be prioritized and implemented for 4Q2020*
  - Educational content delivered via TV in Gajal and Dareda Kati waiting areas
    - [COVID prevention](#) - delivered June 2020
    - Sanitation topics - delivered June 2020
    - Breast feeding, newborn care, family planning - delivered June 2020
    - Feeding your children and family - delivered June 2020
    - Disease transmission, prevention, and symptoms of Ebola, Malaria, Cholera, Diarrhea - delivered June 2020
    - 1st aid - **content definition in progress**



Construction of laundry at Dareda Kati Dispensary

- Start Phase 2 of Karimu's Health Program - Staff retention and excellence
  - [Housing for the medical staff of the Dareda Kati dispensary](#) (with the housing for the medical staff of Gajal planned for 2021) - completed Oct 2020

- Installation of IT system at Dareda Kati dispensary (Gajal planned for 2021) - **installation began Oct 2020**
- Start Phase 3 of Karimu's Health Program - Transform the Dareda Kati dispensary into a health center (a mini-hospital)
  - Complete the maternity ward - negotiation for additional land complete; **architectural design in progress**
  - Drive fundraising for the project - **fundraising campaign in progress**
- Sustainability
  - Water asset maintenance: While it is not a project in the same kind of sense, it is a critical area for us to ensure the community is effectively maintaining the water assets. This project is an incredible success story. Maintenance checks of all assets (10 tanks, 107 public water points, 10+ km of pipes, etc.) are conducted quarterly. In addition, all water points now have a water champion - a community member responsible for inspecting the water point, reporting maintenance issues, and ensuring water is not wasted. 95% of all issues have been resolved by the community without Karimu's involvement. However, we still need to shorten the time to fix the issues as it is averaging ~90 days. The community now manages all keys for all locks of valve chambers, gates, etc. The management of the water resources now also includes 107 public water points and 576 private water points installed in Ayalagaya (the latter being the source of income for the maintenance of the project). - **ongoing**
  - Health facility maintenance: Maintenance inspections of the health facilities are conducted quarterly, and maintenance repairs done on average within 1 month goal At the new Gajal clinic since opening 23 maintenance issues have been reported and all but 3 resolved - **ongoing**







Tagging system to identify water assets

- [COVID-19 prevention](#) - completed July 2020





Handwashing training at schools

## Income and Education

- Advance Phase 2 of Education Program (Building Adequate Learning Environment) in all schools - hoping to complete it in 2021 it will provide sufficient classrooms to limit class size to 45 students per classroom.
  - Mural painting at Dareda Kati Primary School. Together with the students, volunteers painted educational material on the school walls in classrooms completed last year. - Completed January 2020



- [Dareda Kati](#): construction of 6 classrooms & 2 offices - **started in August 2020**
- Haysam: construction of 3 classrooms & 1 office - *planned for 4Q2020*
- Gajal: construction of 3 classrooms & 1 office - *planned for 4Q2020*
- Fundraising for remaining 3 schools in Ayalagaya - **campaign in progress**



Mural painting

- Start expansion of Ayalagaya Secondary School into a High School with the goal of opening the High School in 2021 - today, Ayalagaya does not have a high school. The closest one is in Dareda Mission 18km away, causing many children (particularly, girls) to give up studying further.

- Construction of 3 new classrooms and remodel of 11 (unfinished) classrooms and three offices - Architectural design done; Budget approved, Government approved; Contract in place;
  - Fundraising for project - **campaign in progress**
- Hostels for boys and girls - Both the middle school students studying for their national exam as well as the students in the envisioned high school need safe and comfortable accommodations.
  - Architectural design done; Budget approved, Government approved; Contract in place;
  - Fundraising for project - **campaign in progress**
  - Expansion of septic and soak away pit - **started September 2020**
- Complete Phase 3 of Education Program (Promoting Academic Excellence) in all schools
  - [Fully equip all Ayalgaya schools with books and adequate school, musical, and sports material](#) - completed in January 2020
  - Furniture for all schools - *starting in 4Q2020*:
    - Student desks to reach a ratio of 2 students per desk
    - One desk and one chair for each classroom for the teacher
    - Cupboards & shelves to keep school books,
    - Goals in the soccer field and posts for netball
- Advance Phase 4 of Education Program (Supporting Teachers' Excellence)
  - [Computer training for Bacho Primary School and Dareda Kati medical staff](#) - completed March, 2020
  - [Teachers scholarship program for 2019/2020](#) - completed May 2020
  - Installation of solar panel, computer, and printer at Bacho Primary School - completed August 2020
  - Computer training for Gajal Primary School and Gajal medical staff - **started October 2020**
  - Teachers scholarship program for 2020/2021 - *starting November 2020*
- Maintenance and Metrics
  - School maintenance inspections and maintenance repairs are being executed quarterly. While repairs are being made, the average time to repair is almost 4 months. We are working with the school to improve this. - **ongoing**
  - Implementation of school dashboard for communication with schools and tracking Karimu MOU metrics - *planned for 4Q2020*
- Income enhancement projects - these projects focus on increasing the income of households in the short-term. We follow the priorities used by the local leadership to ensure more attention to households with higher needs, i.e., households with heads who are not able to work, are women, or young adults 18 to 35 years old.
  - Vanilla farming - Vanilla is a very profitable crop which, when cultivated well, can significantly increase the income of farmers. We have an agreement with a social enterprise (NEI) in Tanzania specializing in plantation and export of vanilla. NEI will transform the Agricultural Institute that we, Karimu volunteers, use as our base when we travel there, as a center of excellence for vanilla. The institute will train and support the local farmers. Karimu will pay for the cost of the project until it becomes self-sustaining



(about 4 years when the first vanilla harvest is expected). And Karimu will subsidize 50% of the cost of up to 50 starter vines for farmers who are active members of a savings group.

- Project viability and sustainability assessment - complete
- Agreements with NEI and Agricultural Institute - complete
- Project announcement and outreach to the community - *planned start November 2020*
- Training begins - *enrollment planned for 4Q2020*
- Fundraising for starter vanilla vines - **campaign in progress**
- Organic farming -- This training will be provided by the Agricultural Institute and sponsored by Karimu to help farmers reduce the cost of their agricultural products by using organic planting methods.
  - Fundraising for farming kit - **campaign in progress**
  - Project announcement and outreach to the community - *planned for early 2020*
- Dairy farming - This training will be provided by the Agricultural Institute and teach farmers how to best take care of cows and increase their milk production. Karimu will sponsor the training and will donate a pregnant female calf to each farmer graduating under the condition that their 1st two calves will be donated back to this program.
  - Project viability and sustainability assessment - complete
  - Agreements with Agricultural Institute - signed October 2020
  - Project announcement and outreach to the community - *planned for late 4Q2020 or early 2021*
  - Training begins - *planned for 1Q2021*
  - Fundraising for dairy cows - **campaign in progress**

## Financial Services

- [Phase 1 - Effective Savings Groups](#)
  - [Train 13 Savings Groups](#) according to the Village Savings and Loan Association (VSLA) method
    - Training began 3Q2019 - **training ongoing**
    - 9 groups are currently in training with an additional 4 on the horizon.
    - The Karimu curriculum includes 15 training modules. 7 are basic VSLA processes: elections, setting share and social fund prices, defining a constitution, savings meetings, loan meetings, loan repayment, and share out procedures. These are complemented with modules covering setting savings goals, borrowing wisely, budgeting, decision making, and problem resolution.
  - Evaluate at least 7 savings groups 80% or higher according to the VSLA Evaluation Assessment Criteria.
    - 4 groups at 80% - September 2020 - This criteria is meant to identify groups that are operating independently, transparently, and effectively with strong group participation. It will be a requirement for groups to join the envisioned Karimu Federation in Phase 2 and be eligible for Karimu funded loans. In September we performed an assessment of 5 groups that have completed the core VSLA training modules. 4 of the 5 are operating at or above 80%, and the 1 that fell short was evaluated at 77%. This is up from an average of 48% prior to the training as evaluated by our microfinance consultant. Assessments are conducted after each group completes the core VSLA curriculum and at least annually thereafter. - **ongoing**
  - Encourage the formation of new savings groups
    - Outreach to 2 villages (Gajal and Dareda Kati) resulting in 2 new groups. - completed in January 2020
    - Outreach to the 3rd village (Haysam) - *planned for 4Q2020*
    - Leverage income projects to encourage participants to join Savings Groups and the formation of new Saving Groups.- *planned for 4Q2020*



Savings group meeting

## Arri Ward

### General

- Door-to-door survey to obtain detailed data about the Ward - completed February 2020
- Collect a complete list of all community challenges and needs - *planned for 4Q2020*
- Finalize full assessment of the Ward - *planned for 4Q2020*





Door-to-door survey in Arri

## Health and Sanitation

- [COVID-19 prevention](#) - completed July 2020
- Installed water tanks at 8 of its 9 schools to provide clean, onsite water storage and access for drinking and handwashing - completed July 2020
- Bring clean water to Arri
  - Overall assessment of requirements - **in progress**
  - Fundraising for project - **campaign in progress**

## Income and Education

- [Teachers scholarship program for 2019/2020](#) - completed May, 2020
- Teachers scholarship program for 2020/2021 - *starting November, 2020*



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