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Dear Karimu supporters,

With the main fundraising season behind us, we now have a good idea of our 2024 plan. So, the purpose of this message is to share it with you. However, before I do so, let me tell you about my latest trip to Tanzania.

Recent Trip to Tanzania

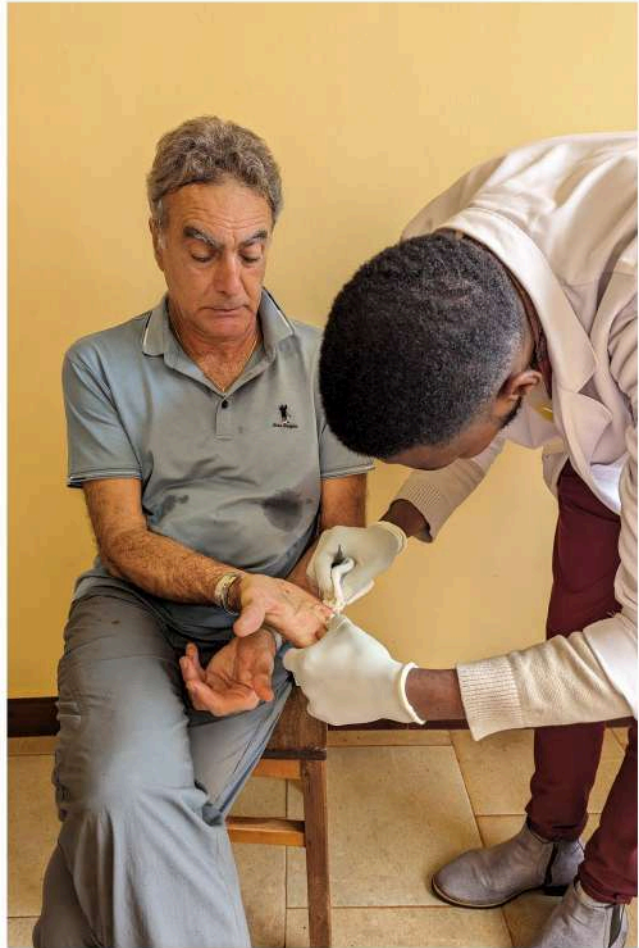
I returned from Tanzania just a week ago and was thrilled to see that mostly things are going very, very well.

The Dareda Kati Health Center is open 24x7, is fully staffed, and they have started to perform operations (the first 3 were successful C-sections :-)



They have a dentist and will receive an optometrist in April. The government has chosen our Health Center to be among the top 3 hospitals in the district in terms of services. So all aspects of the Health Center are working well. I even had the chance to experience the excellent services of

the clinic as I had a small accident while in Tanzania.



The [Tsaayo Dispensary at Arri](#) is also operating well and should be receiving their laboratorist in the next couple of months. All schools were in a celebratory mood following the excellent results of the 2023 National Exam. Our income and financial services projects as well as entrepreneurship training continue to have a very positive impact in participating households. I was impressed with the businesses of the latest training graduates and with the seriousness and professionalism of the local leaders of the Ayalagaya federation through which significant loans are flowing to savings groups and from there to dozens of households, creating a series of new income opportunities.

The Ayalagaya Water Committee is operating very effectively, including helping to deal with all the rain and flooding in December that impacted the water intake and several main distribution pipes. They were very prompt in restoring water to communities. Ayalagaya shares the intake with Arri, so it was a joint effort.



Unfortunately, the same cannot be said about the Arri Water Committee. While they have also done an outstanding job addressing the damages caused by the recent torrential rains, their record keeping is far from what is expected. Maintenance records are not being kept up to date and their financial records are 2 months late. This was a (expected) disappointment and I made the decision to delay the start of new projects in Arri until the water committee is operating very well. However, I feel confident that we will overcome these challenges as it is an exact repetition of the challenges we faced in Ayalagaya. Behavioral change takes time, focus, and determination. You must provide encouragement and exercise

pressure, i.e., the carrot and stick approach. Right now, the delay of new projects is the stick and the promise to donate a computer and a printer to the committee when they are operating well is the carrot. Obviously, my decision came as a surprise to everyone in Arri when in my speech at the closing ceremony I said that we would not be starting any new projects in Arri Ward until they have demonstrated their ability to maintain the new water system effectively. This definitely got the community's attention as well as the Babati District Director who scolded the leadership of Arri and publicly told her government employees that they must fix this problem and deliver monthly reports about the work of the water committee, including copies of the maintenance and accounting records! I was very impressed with her attitude and prompt reaction and happy to have this kind of support.



I am also happy to report that we are now offering subsidized health insurance to our Tanzanian employees providing 50% of the cost (**while still maintaining our non-project costs below 3%**). In advance of this work we promoted Victoria to HR manager to enhance this area in addition to her Financial Services and Entrepreneurship program manager roles.

Fundraising

We concluded 2023 fundraising with \$721,197.68 and **97.29% of our donation flowing directly to Tanzania** where **our overhead only 2.4%**.

🎉🎊🎁👏🙌🥳🍷 Of the total donated 81% were from individuals, 16% from foundations, and 3% from businesses. Of the individual contributions 25% are from Google employees and the Google matching donation. Sadly, the number of individual contributors is continuing to decline. We have increased the number of foundations providing funding slightly, but tenuous. You can help us by telling your friends about Karimu, following, liking and sharing our social media content on [Instagram](#), [Facebook](#), or [LinkedIn](#), subscribing to our [YouTube channel](#), and coming or encouraging others to join a volunteer trip. We know that when you see the level of impact in person, you will be inspired to participate!

We have further expanded the choices donors can use to donate to us. These are all the ways available now:

- **On [our website](#)** select a campaign or donate to our [general fund](#). Besides credit cards, you can now also donate by GooglePay, PayPal, Venmo, or bank transfer.
- **Via Zelle** to donate@karimufoundation.org. This ensures Karimu does not incur any fees to receive your donation,
- **Pay via check** made payable to Karimu International Help Foundation and mailed to Karimu International Help Foundation, 75260 Vista Corona # 51, Palm Desert, CA 92211, USA
- **Via bank transfer**
 - US Transfers
Bank: J.P. Morgan Chase Bank N.A.
ABA: 021000021
Swift Code – CHASUS33
Routing number printed on our checks is 322271627
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
- **Via stock transfer** to
Fidelity Depository Trust Company (DTC) number is 0226.
Routing number 101205681
Account number 39900000740206009 or Z40-206009
Account Name – Karimu International Help Fndt
- For our friends in Switzerland, you can receive tax credits by donating to our partner:
Socential AG, Zurich
IBAN: CH86 0839 0038 3956 1000 5
BIC: ABSOCH22
Recipient: Socential AG, Zurich
Please add your name and email so the tax receipt can be mailed back to you.

2024 Plan

Based on fundraising results, you can see the new 2024 Plan at our website [here](#), but let me give you the highlights. And as I mentioned, we have no new projects in Arri Ward pending their demonstration of proper attention and maintenance.

Sanitation:

We are done with all sanitation projects in Ayalagaya and, due to the delay in starting new projects in Arri, we will only complete the 3 ongoing bathroom projects.

- **[Arri Water Project](#)** - All villages have water and we are just completing adding a few water points to ensure that all households are within 500m of a water point. They should be done this month.
- **[Expansion of Ayalagaya Secondary and High School Bathroom](#)** - We expanded the girls and boys bathrooms because while we anticipated ~600 students, we have 1300!



- [Dohom Secondary Bathrooms](#) - Started in Nov last year, this should complete in April.
- **Sharmo Primary Bathrooms** - Started in December with the donation of material by the local community and \$11,000 from the district government. The architectural plans, bidding, and contract signing is completed as well as testing of soil absorption rates to ensure a safe sanitation system. Construction just started.

Health:

Most of the focus in health in 2024 will be an acceleration in the implementation of the World Health Organization's medical protocols (called interventions). We expect to successfully finish several of the ongoing ones and start all remaining interventions related to pregnancy. We chose pregnancy following the recommendation of the health secretary.

- **Dareda Kati Health Center Night Time and Emergency Access** - These are the final touches on the Health Center including backup power generation, night time lighting, and emergency vehicle access. We should be starting in March.
- **Interventions** - We are continuing our health interventions that run in both wards
 - [TB campaign](#) – This will likely be the last year if the current trend continues
 - [HPV Vaccinations](#) – The WHO has now recommended a single dose which TZ is switching to this year. This will likely be the last year for Karimu to track the intervention.
 - [Syphilis Testing](#) and [Detecting Anemia During Pregnancy](#) are continuing until we see the government able to handle the required test kits.
 - [Training on Infant and Newborn Care for Young Mothers](#) - We continue to enrich this training in concert with new initiatives, but this has been fully incorporated into the clinics' practices.



- [Integrated Management of Childhood Illnesses](#) - We plan to establish an ongoing plan for maintaining medical skills in the ward.

- There will be new interventions launched this year on Preventing Anemia During Pregnancy, Treating Pre-eclampsia, and Treating Postpartum Hemorrhaging.
- [Scholarships for Medical Staff](#) – 2 scholarships are still underway and more medical staff will join at the start of the university year in the fall.
- **IT System upgrades** - The government has implemented a new medical IT system. We need to upgrade the Dareda Kati Health Center IT system to connect to this system and we would like to also connect the Gajal and Tsaayo dispensaries.
- **Medical Equipment** - We address the missing pieces: [an incubator for Dareda Kati Medical Center](#) and an Ultrasound machine and lab equipment for Tsaayo dispensary, the latter pending the hiring of a laboratorist by the government.

Education:

We plan to dedicate most of our construction funding to complete the final projects in Ayalagaya, i.e., additional classrooms and kitchens. Unfortunately, we are still short of funding to fully finish that. But, I still have my fingers crossed. I really want to be able to declare "mission accomplished". 🙏

- [Ufani Classroom Remodel](#) was just completed and we will start on building the **Ufani Kitchen** this month. That will be the **final project at Ufani Primary**. I had the pleasure to see the remodel while in Tanzania. Ufani has become the most beautiful school in the region. It was touching to see the happiness and pride of the students and teachers.



- **Gajal Primary and Ayalagaya Secondary and High School** will receive new blocks of classrooms completing the needed classrooms in these schools.
- **A new kitchen at Darda Kati Primary** will be constructed to serve not only the general student population, but all disabled children living in the school hostel. There are already close to one hundred children here. This project will be another joint effort with the government. They are building the dining hall for the disabled children and we will build the kitchen.
- **We will also expand the kitchen at Ayalagaya.** The original kitchen was designed for 600 students and, since becoming the 3rd best school in the country, Ayalagaya has seen exponential growth. They currently have 1300 students.
- **We will continue our ongoing educational projects** including [Computer Classes for Teachers](#), [Scholarships for Teachers](#), [Hygiene education in Ayalagaya and Arri schools](#) and the [Importance of Education](#) program in Arri.

Financial Services:

In 2024, we should reach a major milestone in Ayalagaya achieving sustainability of this area by educating community based trainers to take over savings group training for new groups and making the federation of savings groups run independently from Karimu.

- [Ayalagaya Savings Group Training](#) will be phasing out by the end of this year as we train community based trainers to maintain the education locally.
- [Arri Savings Group Training](#) continues. We plan to graduate 7 savings groups in Arri ward and have another 7 in training.
- [Ayalagaya Federation](#) is running very well and will be expanding to include the groups graduating last year and this. An Arri Federation may be formed toward the end of the year pending graduations of savings groups from the training.
- [Financial Assistance](#) continues to be available to those groups who have graduated, maintain high operational effectiveness and transparency, and are unable to join a federation. It is also available to federations that have completed training and demonstrated self-sufficiency and operational effectiveness.

Income and Entrepreneurship:

Income should also have a major year. We expect to see the 1st big flowering season for vanilla and will kick off two more projects to raise the income of the local community. One of these new projects, raising chickens, will be tailored to accommodate the poorest households and youth (who suffer from high unemployment in most of Africa).

- [Entrepreneurship training](#) - We plan to run 4 programs this year (training over 100 households), one is in progress and another will start in late March or early April.
- [Green Beans](#) - We are running an expanded pilot with 50+ farmers with a new partner. Farmers are being selected, training will happen in mid March, planting in early April, and harvest projected to June. While we know green beans can be profitable in this region, we need a reliable partner.

- **Raising Chicken** - We will kick off our chicken pilot in March, but in addition to training about chickens, we are integrating into this program education from our entrepreneurship and savings group training material. We believe this will further strengthen the farmer groups, increase their success, and motivate them to invest in further training. We are also specifically targeting the poorest farmers and young adults with in kind loans to enable them to access the program.
- **Vanilla** - We expect to see pollination this year with a significant harvest in 2025.
- **Biochar** - We are currently running the first pilot expecting an evaluation of the results in June to determine next steps.



Volunteer Trips

We still have space in our 2024 [adult volunteer](#) trip. If you are interested in joining us, please get in touch with me or Marianne (marianne.kentstoll@karimufoundation.org) as soon as possible. I can assure you it will be a life-changing experience.

More time for the Community Video

We had hoped to create and show the community video in February, but we were not able to complete it, so you still have time to send us a short video to be shown in June. This is so the Arri and Ayalagaya community can see all the people contributing to their success over the years. Just take 5 minutes to create a short video on your phone or computer and send it to us. Here is a sample short script:

"[Greeting]. My name is [first name] and I live in [country]. I am happy to [donate to/volunteer with] Karimu because [reason]. I wish you all the best."

Send videos to: marianne.kentstoll@karimufoundation.org and also let us know if it is OK to reuse your video on social media. We don't want to post it anywhere you are not comfortable.

In closing

Every time I go to Tanzania I get thrilled with our success. When I joined Karimu in 2017, I had a lot of conviction that we would eliminate poverty by applying our model. However, I had no solid data to prove that we could. Conviction drove me forward. It was more faith than anything concrete. Today, that is a completely different story. Ayalagaya is prospering and poverty is pretty much eliminated. We have the data to prove it. It is hard to describe the feeling of accomplishment that this realization brings. It surely helps me remain motivated to repeat our success in Arri. There, we will eliminate poverty in another 4 years. We just completed year 1 of this trajectory. I know we will repeat our success. It is just a matter of funding (and dedication).

Thank you for your dedication to this wonderful cause! Asante sana.

Nelson Mattos
Karimu Chief Operating Officer



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