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Dear Karimu supporters,

Forgive my pride, but I want to brag on our staff a bit. The men and women who run our projects on the ground are all young professionals. We hired most of them just shortly out of university with little work experience, but we recognized, beyond their technical qualifications, their enthusiasm, sharp minds, self-motivation, judgment, and desire to serve their communities. I (like many volunteers) train, mentor, coach, teach, ... all of them. Witnessing their growth from followers to leaders has been nothing short of thrilling. Often, I don't know what is most fulfilling to see: the impact of the Karimu's work or the professional growth of our staff. Today, most are respected leaders having been invited to various regional or national conferences for their recognized expertise and as guests of honor to graduations and other celebrations.

In October, I was in Tanzania to review our projects and asked them to present their accomplishments for 2023 and, even though I know all our projects well, I was blown away by what I heard. You deserve to hear what I was told and, therefore, I will share some of those with you here. (The list is too long to share them all!)



Our staff; back row from left Francis, Shau, Baraka; Front row Augustino, Swaiba, Victoria, Lucy, John

Accomplishments 2023

Organization wide - Shau is our Regional Director. He has a Bachelor's Degree in Arts and Education. As Regional Director he oversees all projects in Tanzania, interacts with local and governmental leadership, and directs our local staff. He has been recognized and honored multiple times within the ward for his leadership and contribution, but he is also now nationally known and is the

face of Karimu in Tanzania. Baraka is our financial and internal operations manager in addition to being an entrepreneurship trainer and project lead for the poorest of the poor evaluation.

- **Karimu recognition**: Shau represented Karimu in the Global Partner Conference in Tanzania that was attended by all governors and ministers. Three Karimu projects were highlighted at the national level. Karimu was recognized as the best NGO in the Babati district. Victoria was the guest of honor at the graduation of Dohom Secondary School.
- **Negotiations**: Ensured the government agencies recognize and respect our memorandum of understanding keeping water in the public water points free of charge. Cost reduction of all our construction projects by 4% by transferring the tax on contractors to the engineering firms. Drove prices of construction further down by doubling the number of engineering firms bidding on our construction projects
- **Operations**: We have had significant improvement in accuracy and discipline in all our operations (budgeting, receipt tracking, cost review, inventory, ...). Most importantly, our office has become a role model for maintenance in the community.
- **Poorest of the Poor**: We completed a comprehensive assessment of the impact Karimu projects have had on the poorest of the poor in Ayalagaya determining that they are benefiting from our projects and on a trajectory to get out of poverty like the rest of Ayalagaya.



Karimu receives recognition from the District Government

Construction Program - Augustino, hired in 2022, has a Bachelor of Science in Civil Engineering. He is project lead for all construction projects managing bidding, project hiring, quality oversight, schedule and design adherence, inspection, and liability period. There are generally 3 or 4 construction projects operating in parallel. We have seen that Augustino's detailed oversight has significantly improved the quality of construction thus reducing defects found in the liability period. In addition, he has identified design improvements for several projects. Construction projects completed in 2023 are:

- **Arri Water Project** - 5 villages now have clean, free, running water within 500m of all households and the remaining 2 will have before Christmas (the project encompassed 11 tanks, over 120km (70 miles) of underground pipes, over 200 water points, etc.)
- **Tsaayo Dispensary** - Completed and in use including expanded staff and patient bathrooms provided in partnership with the government - over 6000 patient visits in 2023

- [Arri Primary Kitchen](#) - Completed and in use by 800 students and 9 teachers. This is the 1st project to have zero defects during the liability period.
- [Bacho Primary Kitchen](#) - completed and in use by 273 students and 11 teachers
- [Gajal Primary 3 new classrooms plus 1 office](#) - completed and in use by 768 students, 12 teachers
- [Haysam Primary 3 new classroom plus 1 office](#) - completed and in use by 442 students, 15 teachers
- Installation of water system in Jangwani Primary School bathrooms for 619 students, 8 teachers



Clockwise from upper left: Patients line up at Tsaayo Dispensary, The community celebrates the opening of the Arri Primary School kitchen, Gajal Primary's new classrooms, Lunch being served from Bacho's new kitchen

Sanitation Program - Shau has been the acting sanitation program leader in 2023 through September. He has now transitioned this project to our newest staff member, Lucy. She has a Bachelor's Degree in Business Administration and is quickly getting up to speed on our processes.

- [Ayalagaya Water Project Maintenance](#) - Completed negotiation with the new government agencies for honoring the Ayalagaya water memorandum of understanding that ensures that public water points remain free of charge.
- [Arri Water Project](#) - Created and trained the Arri Water Committee in coordination with the governing water agency, opened the water points in Arri ward giving all residents clean, free water within 500m of their homes and all schools and dispensaries now have on-site running water.



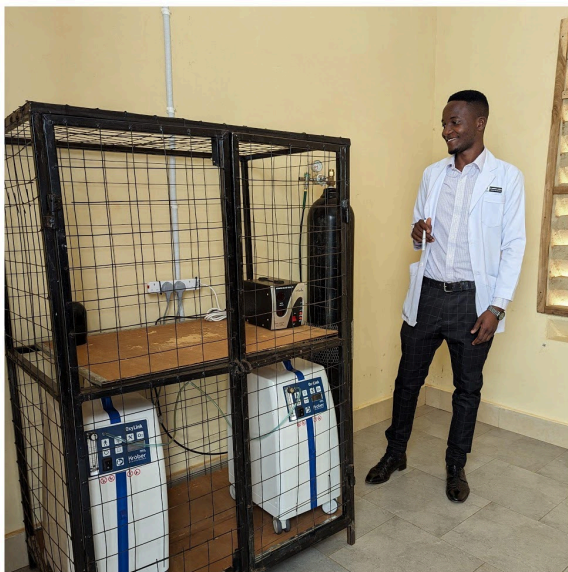
Community using the newly inaugurated water project in Arri

Health Program - Swaiba leads our health program. She is a doctor with a Diploma in Clinical Medicine. She is one of the few employees who joined Karimu from outside the region, but she has quickly gained credibility with both the medical staff and district medical leadership coordinating campaigns across our local dispensaries and government initiatives. Additionally, she is honing her skills in data analysis from the volumes of data we receive monthly from the clinics having identified potential risk areas and addressing them with the clinics.

- [Dareda Kati Health Center](#) - opening of the center that is now operating 24x7 and serving 40,000 people - over 24,000 patient visits in 2023
- [TB campaign](#) – Having driven up the cases of TB detected and treated since Oct 2021 with our joint campaigns with the government, we are now seeing the number of new cases declining quarterly.
- [HPV Vaccinations](#) – HPV vaccination rates for 14 year old girls were originally very poor. In 2023, 100% of eligible girls received their 1st dose and 2nd doses without Karimu needing to intervene.
- [Scholarships for Medical Staff](#) – 2 scholarships were given and 1 has already received her diploma as a laboratorist.
- [Childhood Vaccination in Arri](#) – ~ 90% of children are receiving the WHO recommended vaccines significantly outpacing world-wide WHO statistics for rural areas in developing countries

as well as many developed countries.

- **Malnutrition Assessment** – We completed our malnutrition assessment in Arri conducting a sampling survey of the poorest households across all 7 villages concluding that malnutrition is not a significant problem, consistent with our findings in Ayalagaya.
- **Training on Infant and Newborn Care for Young Mothers** - Over 9000 pregnant and young women trained



Clockwise from upper left: Newly born baby at maternity ward of Dareda Kati Health Center, laboratorist preparing to collect sample from sick child, baby and mother staying at the overnight building of Dareda Kati Center, and Dr. Samson showing the new oxigen machines to treat asthma

Financial Services Program - Victoria leads our financial services program. She has a Bachelor's Degree in Business Administration and Human Resource Management. In addition to the amazing program accomplishments below, Victoria is a recognized expert now in savings group training and operations and a valued consultant regionally. She was invited to a regional meeting where she was a featured speaker about the success of our financial services program. She has also trained and supervises 3 new contracted field officers who support our savings group training program.

- **Ayalagaya Savings Group Training** - Four savings groups graduated in Ayalagaya this year with five more in training. The nine groups who graduated prior to 2023 have maintained a high level of effectiveness at 89.3%, Average annual savings increasing 1.65 times since program inception. You can read more about the success of a specific example savings group [here](#).

- [Arri Savings Group Training](#) - The first savings group graduated in Arri this year with 6 more in training.
- [Financial Assistance](#) - There has never been a missed or late payment in the \$50,050 in zero-interest loans we have provided to our graduated savings groups! They are demonstrating good judgment in when to take loans and when to wait.
- [Ayalagaya Federation](#) - The federation is operating well scoring 97% on their assessment. The federation is providing loans to member groups and will have their first profit sharing this December.



Hapa Kazi Tu graduation in Arri

Education Program - John has his Bachelor Degree in Arts and Education and leads all education projects across all 15 schools in Arri and Ayalagaya. In addition to taking over as lead trainer for the computer classes for the teachers and medical staff, he has, on his own initiative, single-handedly moved all schools to online data recording and reporting for enrollment, attendance, and maintenance and automated quarterly data rollup improving efficiency and accuracy. His ongoing attention has contributed substantially to improved student and teacher attendance, school performance, and ongoing maintenance of new classrooms and bathrooms.

- [Computer Class](#) – John trained Endasago Primary teachers who had the highest attendance rate ever (97%) and delivered photocopy machine to the school in recognition of their completion
- [Scholarship for Teachers](#) - Four teachers graduated this year and 4 are continuing their studies.
- [Hygiene education in Ayalagaya and Arri schools](#) - 9,043 students and 212 teachers of 15 schools received the yearly training
- **Donation of 1st aid kits** to all 15 schools of Arri and Ayalagaya
- [Importance of Education](#) - Having seen lower attendance rates in primary schools in Arri ward, particularly for boys, Karimu initiated this program. The team completed both rounds of visiting all Arri schools and educating 4811 students and over 4000 parents on the value of education. The goal of increasing student attendance is being seen. Parent attendance as well as ward and village executives attendance at these events is also increasing.
- [School Maintenance](#) - 2023 recorded fewer incidents as well as a reduction in average days to fix indicating the communities care for maintaining the school construction.



Clockwise from upper left: Arri parents participating in the importance of education program, Endasago teachers in computer classes, Lucy talking about the importance of education to school children.

Entrepreneurship Program - Victoria also leads our entrepreneurship program coordinating the efforts of our 2 other certified lead coaches (Baraka, Frances) in the Street Business School curriculum.

- The class that graduated Dec 2022 has more than doubled their average income
- Two classes in Arri are underway with one to graduate in December.

Income Program - The income program was impacted by the loss of one of our staff to a government position in May, but Francis filled that position in July. Francis has a Bachelor's degree in Arts and Music but is also a successful entrepreneur with his own chicken farm.

- [Green Bean Pilot](#) - Farmers demonstrated the viability of green bean farming in the region having exceeded their harvest goal for 2nd planting. We had to recruit a new partner for market access which will be tested in 1Q 2024.
- [Biochar Pilot](#) - We kicked off our Biochar pilot having developed a pilot project plan, secured a biochar partner for training and to purchase biochar credits, demonstrated viability of biochar creation locally, and have begun recruiting participants.
- [Vanilla Bean Farming](#) - We expanded the vanilla project to 34 farmers with 1325 live vines

We also received a [beautiful article about Karimu's programmatic approach to eliminate poverty](#) (now published as an article on our website) from a colleague who joined our 2023 volunteer trip to Tanzania. It is so nice to get the confirmation of an unbiased view (obviously I have a strong bias) on our effectiveness and impact.

I hope you share my celebration of the incredible work that we have accomplished this year together with your support.

Volunteer Trips

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

Fundraising Update

Fundraising has started very slow this year. We have only raised 5.3% of our goal (\$45,392 out of \$859,720). Usually, by late November we are reaching closer to 40%. I am, therefore, panicking and asking everyone to help. If you are considering a donation, this is the time to do it. And, please, help us spread the word about our incredible successes. We transformed life in Ayalagaya with the 3rd best secondary school in the country, a new health center providing excellent medical services, clean water everywhere, and a raised income across all households. Help us repeat this success in Arri.

In closing

When I was in Tanzania, I inspected all our ongoing projects, but had also many opportunities to take in the level of our impact. It is hard to describe what I felt walking around: accomplishment, fulfillment, or just happiness.

- Babies are being birthed in a clean, good quality hospital that we built.
- Young children are receiving lunch in schools that we constructed and that are cooked in kitchens that we built.
- Pregnant and young mothers are being trained by local nurses that we trained on hygiene and how to properly care for their babies.
- Primary school students are attending classes in a clean, healthy, and gorgeous classrooms that we provided - classrooms that invites you to come to school (instead of “encourages you to stay home”).
- Children and adults are treated by qualified doctors and nurses who have the equipment and supplies that we donated and that are necessary to provide excellent medical services.
- Disabled children's are staying in a clean, spacious, and comfortable hostel that we recently built, where they are respected and well cared for, giving their families the freedom to work to better sustain the whole family.



I felt proud of what Karimu is doing, honored to have the opportunity to serve, thankful to Don and Marianne who received me with open arms, and grateful to all of you for making this possible.

Asante sana.

Nelson Mattos

Karimu Chief Operating Officer



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