

Dear donors and supporters,

I am bursting with excitement to be able to share two important pieces of news with you:

(1) We are now seeing **the light at the end of the tunnel of Karimu construction projects in Ayalagaya**. We are within reach of completing all construction projects in the Ward in 2022. I am so excited to see this light that I decided to dedicate most of this newsletter to present our project plans and the fundraising campaigns to you.

(2) We have recently reviewed the impact of the Karimu projects and, honestly, I was blown away with what we have achieved:

Impact from Sanitation projects

- 30% reduction of stomach related diseases in school-age children
- 4 hours per day of girls' time saved by not having to fetch water, now available for education
- 10% increase in girls middle school enrollment
- **Dramatically increase** in overall life standard as families now apply the many hours previously wasted collecting water in productive activities (e.g., cultivating more land, taking care of more animals, etc.) unfortunately, we don't have the means to precisely quantify this.

Impact from Health projects

- 50% increase in doctor visits by children below 5yrs since 2017
- 22% more people receiving vaccinations since 2017
- 80% more women returning for pregnancy check ups since 2017
- Twice as many adults coming freely to be tested for HIV since 2017
- Twice as many adults coming for general medical services since 2017

Impact from Education projects

- 30% rise in school enrollment
- 2.5x the secondary school enrollment rate of the national average
- 96% increase in pass rate for the Secondary School National Exam
- In 2018, National Exam pass rate exceeded number of secondary school spaces
- Every single student passed the National Exam at Karimu's top two schools compared to the national average of less than half
- Girl student performance: from 158% more boys than girls passing the National Exam to more girls than boys passing

Impact from Financial Services projects

- 25% higher savings rate than the national average
- 20% return on savings compared to the national Tanzanian average of 18%

I am sure you are as proud as I to have contributed to the above. Such impact demonstrates that it is possible to take rural communities out of poverty in a sustainable way. I have witnessed this during my

visit to Ayalagaya in August and realizing that we are coming to an end to our biggest projects there so we can repeat our success in Arri, makes me "burst with excitement" and energy to continue our mission!

But first let me give you two quick key updates.

COVID-19

As we reported in the last newsletter, COVID vaccinations are available in TZ based on a US donation of Johnson and Johnson vaccines. The government expanded the vaccination program by training the medical staff and distributing vaccines at the dispensary level. This has made vaccines very accessible to everyone. Unfortunately, there continues to be much vaccine hesitancy in Tanzania with many of the concerns centered around pregnancy, infertility, and impotence. There is a lot of education going on and we hope it will continue to slowly move the dial. Thankfully, 75% of our staff are now vaccinated for COVID.



Grant from Social Capital Foundation

We are very pleased to report that we have been given a 2-year grant from Social Capital Foundation for \$131,000. This grant will be funding our financial services, entrepreneurship training, and income generating projects, including our current <u>Effective Savings Group</u> project and <u>Financial Assistance to</u> <u>Savings Groups</u> project as well as new projects being defined.

For a complete view of the current status of all 2020/2021 projects please go to the <u>Karimu 2021 Plan</u> page.

2021/2022 Project Plans & Fundraising Campaigns

As mentioned above, we are within reach of finishing all our construction projects in Ayalagaya. We need \$663K to do that. In addition to that, we are fundraising to complete (1) Arri water project (certainly the most expensive project we will execute in the ward: bringing water to all its 23 villages) and (2) all school-related sanitation projects at Arri.

These projects are grouped in 6 fundraising campaigns that are up on our website (see below).

Not surprisingly, we saw a drop in donor participation rate last year by 31%. With so much need globally in the midst of a pandemic and major climate disasters, we understand that people have been stretched. We hope and pray that we will see a rebound in our donor participation this year. And we are continuing to reach out to foundations who may be able to provide significant funding, such as we received from Social Capital Foundation. If you have connections with foundations aligned with our mission, please get in touch with me at nelson.mattos@karimufoundation.org. We would love to have the opportunity to tell our story.

Ayalagaya projects: \$663,000

1) Completing and opening the high school in July 2022 - \$73,000



We will finish this year with 14 new classrooms remodeled or built, the boys and girls hostels, teachers' bathrooms, a new sanitation system, and the dining hall near completion. Completing these will allow us to open the high school, but not for science-focused studies. It is critical to be accredited as a science high school in order to allow graduating students to pursue technical university degrees such as engineering, medicine, computer science, etc. Without that they can only pursue university degrees in social sciences. To obtain the accreditation, we must build a biology and physics labs by early March 2022. We also plan to build a computer lab, an essential skill in our technology-centric world and finish remodeling the last old building:

a) Physics lab - \$18K

b) Biology lab - 18K

c) Computer lab - \$22K (\$10K for construction and \$12K for equipment: 20 computers at \$500, cables, etc.)

d) Remodeling the last old building - \$15K

2) Completing the health center for full operation - \$231,000.



This year we completed the construction of the maternity ward and should complete the outpatient ward. Now we want to raise funds to build the remaining buildings:

- a) Overnight ward building \$90K
- b) Laboratory \$18K
- c) Mortuary \$18K

d) Pediatrics, obstetrics, and family planning building - \$25K

Providing a full service health center will provide support for 1st time or complicated births, emergency services, x-rays, labs, and other diagnostic support, and enable treatment of major injuries like fractures all within a 30 minute drive. It will also provide overnight accommodations for pregnant women awaiting delivery, recovery from minor surgery, or those requiring overnight nursing or doctor care. We anticipate that this health center will not only provide services for Ayalagaya, but for neighboring wards as well, serving approximately 50,000 people!

In addition, funds raised will support key health interventions for 2022 (\$80K), most notably, a major health intervention to reduce malnutrition.

3) Completing the classrooms for all primary schools - \$309,000



While all primary schools already have some classrooms built by Karimu, most classrooms in Gajal, Haysam, and Dareda Kati are still dark and windowless with leaky roofs and muddy floors. We want all students to be learning in uncrowded classrooms with adequate light and protection from the weather. Only Bacho Primary and Ayalagaya Secondary are at or below our 45 students per good classroom target. You can see our students/good classroom progress on our <u>Karimu School Dashboard</u>. For example, Gajal Primary has 245 students per good classroom! We have built 52 classrooms to date out of the 83 total needed. In detail, we plan to address the 4 remaining needs in the educational area:

a) Gajal (13 new classrooms) - \$117K

b) Haysam (8 new classrooms) - \$72K

c) Dareda Kati (10 new classrooms) - \$90K

d) Remodeling of Ufani (8 classrooms that are 13 years old) - \$30K

4) Building kitchens for all schools - \$50,000.



Karimu requires schools receiving projects to serve a daily meal to all children at school and parents to provide the food (beans, maize, etc.). The impact of one nutritious meal is far reaching keeping students in classes, fueled, and, for many, providing their only dependable daily meal. Unfortunately, community volunteers are preparing these meals in little more than a hut and open fire. We need to provide safe kitchens for the health of those preparing lunch and enable more nutritious lunches to be prepared: a) Gajal - \$10K

- b) Haysam \$10K
- c) Bacho \$10K
- d) Ufani \$10K
- e) Dareda Kati \$10K

Arri projects: \$1,130,000

1) Delivering clean water to all of Arri ward - \$600,000.



We have raised the money for cleaning the water at the source and distributing it to village water tanks. This year we are raising money to fund the tank to water point distribution infrastructure and water points to all of Arri ward with the goal of having free, clean water within 500 meters of every household. We know that this project has been the single most impactful project that we have done in Ayalagaya. Access to clean water is essential for health and well-being, to enable kids to do well in school, and to help families spend their time in income-generating activities:

- a) Distribution pipes \$200K
- b) 200 Public Water Points \$400K

2) Building new bathrooms for all schools in Arri ward - \$530,000.



You have heard in recent newsletters about the urgency of building clean and safe bathrooms for schools. The school bathrooms are little more than huts over a large hole. The Tsaayo Secondary school bathroom is underway and the Dohom Primary school bathroom was partially completed with Karimu's help earlier this year. There are a total of 9 schools in Arri ward: 7 primary and 2 secondary educating a total of 4662 children. We want to raise the funds to build new bathrooms for the remaining Arri schools:

- a) Tsaayo Secondary School done
- b) Dudiye Primary School \$80K
- c) Endasago Primary School \$70K
- d) Sharmo Primary School \$70K
- e) Dohom Secondary School \$60K
- f) Arri Primary School \$75K
- g) Tsaayo Primary School \$70K
- h) Jangwani Primary School \$75K
- i) Dohom Primary School \$30K (expansion only)

Tax Deductible Donations in Switzerland

Also, if you missed this news in the prior newsletter, we have partnered with Socential AG, Zurich, also a non-profit, to enable donors paying tax in Switzerland to make tax deductible donations by wiring your donation to: IBAN: CH86 0839 0038 3956 1000 5 BIC: ABSOCH22 Recipient: Socential AG, Zurich

We have also added this information to the Karimu website.

Final Thoughts

When my wife and I decided to join forces with Don and Marianne to dramatically expand Karimu's past success in order to prove that there is a repeatable, sustainable model to help rural communities get out of poverty on a large scale, we were driven much more by conviction and past experiences than by a proven recipe that we could follow. Today, that is no longer the case. We have the recipe! We are going to prove it in Ayalagaya, repeat it in Arri (a much more challenging ward), and then repeat it in a completely different environment (to also convince the skepticals :-). We just need time and funds to get there!

Thank you very much for believing in Karimu, your generosity and continuous support. Nothing would have been possible without you! Asante sana kwa kumwamini Karimu, ukarimu wako na msaada wa kila wakati. Hakuna kitu kingewezekana bila wewe!

Nelson Mattos Karimu, Chief Operating Officer



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