

Dear Karimu donors and supporters,

Karimu is experiencing an extraordinary period of achievements and excitement —far beyond what I ever imagined. We are not only making tangible progress in our mission to end poverty in rural Tanzania, but, in the process, are developing a repeatable, scalable and universally applicable model to be shared with NGOs globally.

Our work in Ayalagaya is nearly concluded. We have only a total of 18 classrooms and 3 school kitchens left to build. In addition, today just 4.9% of Ayalagaya households are considered extremely poor, but these are also on track to escape poverty as we scale our income programs. This is in contrast to the national Tanzanian poverty rate of 42.9% in 2024 ([according to the World Bank Group](#)).

In 2024, we concentrated on tackling the challenges in Arri Ward while also selecting Dabil Ward as the next community to implement our poverty elimination strategy. We made great strides in improving sanitation in Arri. By the end of 2024, every household had access to clean water within 500 meters, and many schools and clinics were equipped with modern flush toilets. We also advanced key programs in income generation, healthcare, and financial services—laying a solid foundation for eliminating Arri's poverty.

This makes 2025 a defining year for us. It is our chance to expand into new areas struggling with poverty and demonstrate that our success in Ayalagaya Ward was not just a singular accomplishment, but a proven, repeatable approach to poverty elimination. Standing at this pivotal juncture, I feel both optimistic and excited for the future.

In this report, I would like to highlight some exciting news and incredible online content for you to enjoy, to give you an overview of what lies ahead in 2025, where we stand in fundraising, provide you with an overview of Dabil and the challenges we are likely to face there, and ask you to tell us what content you would like to receive from us through a 5 minute survey.

## New Highlights

- All 273 students from the 3 secondary schools in Ayalagaya and Arri passed the national exam with 93% of them eligible to pursue university studies! Check out the students' excitement when the results came out (just click on the image).



- Minister Mkumbo, the highest government official after the president of Tanzania, came to Arri to inaugurate our water project. Read Shau Erro Ae's summary of the water project and the visit at our Instagram post by

clicking on the picture:



- Karimu brought 93 key influencers of Dabil to witness the transformation Karimu enabled in Ayalagaya. They visited schools, clinics, water points and tanks, savings groups, farmers, etc. They were amazed with what they saw, raising their eagerness to partner with us. Additionally, we brought 45 leaders of savings group to meet with Ayalagaya savings group and learn about the transformation of the financial situation.

And “Seeing is believing!” The key influencers from Dabiil could not believe that Karimu could have such an impact on a community until they came to Ayalagaya and saw it with their own eyes. Take a look at their excitement by clicking on the picture below:



Subscribe to [Karimu YouTube Channel](#)

- We have concluded our [Tuberculosis project in Arri and Ayalagaya](#) after 3 years given the significant drop in cases.

## 2025 Project Plans (assuming that we will close our funding gap)

### Sanitation

- The bulk of the effort here will be the construction of bathrooms for Arri schools - we completed the work in 4 and have 5 to go.
- An assessment of water resources in Dabil in preparation to address water shortages across the ward in 2026/2027.

### Health

- As Dareda Kati Health Center now serves as a district wide resource we are expanding our investment there:
  - [Completing the construction of emergency access improvements.](#)
  - Construction of Radiology, Pharmacy, and Highly Infectious Disease buildings.
  - Conducting critical health outreach requested by the government in dental health and eye health.
- With almost 50% of the most critical World Health Organization protocols in implemented or in execution, our main focus here will remain the implementation of the remaining protocols. In 2025 we will continue with the current interventions:



- [Diagnosing and treating preeclampsia and eclampsia](#)
- [Improve diagnosis and treatment of postpartum hemorrhaging](#)
- [Detect anemia during pregnancy](#)
- [Prevent anemia during pregnancy](#)
- [Increase HPV Vaccinations](#)
- [Detection and treatment of childhood illnesses](#)
- [Training on newborn and infant care](#)
- [Student hygiene education](#)
- [Health videos in clinics](#)

We are planning new interventions in 2025 for:

- Diabetes diagnosis and treatment
- Integrated management of adult and adolescent illness
- Provider-initiated testing and counseling for HIV, STIs, and hepatitis
- Screening for HIV in all individuals with a diagnosis of active TB
- Provision of cotrimoxazole to children born to HIV-positive mothers
- Prevention of mother-to-child transmission of HIV and syphilis
- Initiate antiretroviral therapy for all HIV positive patients

In Dabil, we are addressing the most urgent needs in their clinics: those related to hygiene (e.g. [providing incinerators and placenta pits](#)) and equipment needed to provide excellent basic medical services.



We will also start the most important interventions (as determined by the leading medical professionals in the ward) already completed in Arri and Ayalagaya.

## Education

We hope to complete work in Ayalagaya, complete sanitation projects (referenced above) and reduce dropout rates in Arri, and introduce ourselves to schools in Dabil

- Complete the classrooms (2 schools remaining) and kitchens (3 schools remaining) in Ayalagaya schools. (Check out the recently completed [Haysam Primary kitchen](#) to see before and after photos!)



- Work with schools and parents in Arri to [reduce student dropouts and raise the performance of its students](#).

- In Dabil, we will start with [basic hygiene training and supplies](#) to improve student health and attendance.

## Income

We have big plans for the income area. All the projects below will run in both Arri and Ayalagaya (we expect them to be pivotal to bring the remaining 4.9% of households out of poverty). In Dabil, we plan to introduce chicken

- We plan to have our first major flowering of the [vanilla project](#).
- We will expand the [chicken business project](#) to reach 240 households focusing on the most vulnerable population. Raising chickens requires only a small investment (which we can subsidize), little land, and shows a strong and fast return on investment. Thus far our chicken farmers were able to sell their roosters faster than anticipated, with fewer losses, and achieved a 42% higher savings than anticipated. The pilot is still running with egg production and sales.
- We would like to expand the [green beans cultivation project](#) to 150 farmers. Our green beans project proved that commercial green beans can yield 6-11 times the income of Maize for the same acreage! However, we are dependent on our AVL partner and they are giving us indications that they may want to wait until 2026 for the expansion. Fingers crossed!
- We will expand the [biochar production project](#) to 2000 farmers. Biochar has proven to be a cost-effective alternative to industrial fertilizers.
- We will run a pilot to introduce avocado for exports in the region.
- We plan to graduate another 8 [entrepreneurship classes](#). Thus far 80% of graduates still have their business 1 year post graduations and their income is up 165%!

## Financial Services

- We expect to complete the financial services project in Ayalagaya, a huge milestone, indicating that [25% of households have greater access to capital](#), [community based trainers are available](#) to continue the training to new groups, and [the federation](#) is self-sustaining and independently run and self-governed. Notably the federation gave \$43,658 in loans to member savings groups in 2024!
- We will continue and expand [savings group training in Arri](#) and form a federation in Arri.
- We will start savings group training in Dabil in 2025

## Social Programs, Impact Assessments, and Planning

We will run a door-to-door survey in Dabil to get a comprehensive baseline of the conditions. In addition to understanding the ward at a deep level, we want to assure that we can quantify the resulting impact of Karimu's work from start to finish.

We will also conduct a detailed assessment to identify the poorest households in Arri (those living in extreme poverty) just like the one we completed in Ayalagaya.

Finally, we would like to help the communities of Hidet, Masakta, and Maskaroda with one of their most critical needs in 2025. Those wards were in the final list for consideration when we were selecting the next ward.

## Fundraising

We were lucky to have received several contributions during the 2024 holiday season which allowed us to start the year with net assets of \$309,558 plus an endowment opened by a generous donor with \$216,151 to be used in future years. We have raised \$193,216 so far in 2025, bringing our total available resources to \$502,774 or 42% of our 2025 goal of \$1.2M. For this reason, we are keeping the following projects on hold, hoping that we can raise the additional \$700k to move them into execution:

- The construction of the remaining construction work in Ayalgaya schools, specifically
  - Kitchen for Gajal Primary School - \$32k
  - Expansion of Kitchen for Ayalagaya to support high school - \$39k
  - Classrooms for Ayalagaya Secondary and High School - \$65k
  - Kitchen for Dareda Kati Primary School - \$36k
  - Classrooms for Dareda Kati Primary School - \$119k



- Three school bathrooms in Arri (instead of completing the work in all 5 schools) - \$57k each
- Dental health outreach for Ayalagaya, Arri, Dabil and surrounding areas - \$16k
- Eye health outreach for Ayalagaya, Arri, Dabil and surrounding areas - \$13k
- Social projects in Hidet, Masakta, and Maskaroda - approx. \$32k each
- And we will reduce the expansion of our income projects by 50% saving another \$120k if additional funds do not materialize.

Despite the issues above, I feel that we have an incredible 2025 ahead of us and I am confident that we will raise these additional funds. I hope we can count on you as always. [Please donate](#). Thanks!

## Dabil

Dabil is a gorgeous region full of untouched, beautiful nature. When I was visiting the area last November, I saw flocks of flamingos, pastures, nice valleys, and impressive mountains.



It is also an incredibly challenging area. Dabil covers approximately 162.8 square km (62.86 square miles). This means Dabil is 3.25 times larger than Ayalagaya. The area is remote and hilly with a huge salt lake in the middle with poor infrastructure for travel. It has a population of ~25,000 in ~4000 households across 5 villages and 24 sub villages. Given the lack of infrastructure, the villages are fairly isolated from one another and operate very independently. Many residents speak only local languages, including Iraqw and Barbaiq. It has 8 primary schools, 2 secondary schools, and no high school.

It has only 2 dispensaries across the entire ward! The poverty level in the area is higher than that of Arri. Most houses are made of mud with straw roofing.





I want to share one of the most heartbreaking moments of my life—something I witnessed in Dabil that I will never forget. In a remote village, I was proudly shown the building where doctors and nurses regularly come to provide medical care for pregnant women and children. But when I saw the building, my heart sank.



The “clinic” had just two empty rooms—no furniture, no equipment, not even water. When the medical staff arrives, they have to walk to the nearby school and borrow the school principal’s desk to use as an examination bed for the women.

I couldn’t hold back my tears. I had to walk away. 💔

After 155 interviews in Dabil conducted by our Tanzanian staff with leaders, elders, students, teachers, patients and medical staff, midwives, members of savings groups, farmers, religious leaders, and youth, we concluded that

- All challenges fall under one of the 5 Karimu core pillars
- Karimu is unknown in most areas, requiring broad education about what we do and how we work
- Some additional challenges may require small changes to our programs/pillars:
  - Remoteness and difficulty of access
  - Large size of Dabil
  - Lack of unity at the ward level
  - Language barriers in some parts of the community
  - Poor connectivity

Dabil presents a valuable opportunity for Karimu to apply its proven poverty elimination strategy and show that it is repeatable in areas where Karimu is unknown. I don't need to tell you that we are energized and eager to work towards creating meaningful change and confident that Dabil will be another success story.

## Survey

Please answer this [5-minute survey](#) in order to tell us how we can better tailor our content and news to what is relevant to you.

Asante sana (thank you),  
 Nelson Mattos  
 Karimu Chief Operating Officer



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