

2015

ANNUAL REPORT



### *About FT Kilimanjaro*

FT Kilimanjaro (FTK) is a non-governmental organization registered in Tanzania. FTK is a joint initiative of the Dutch FEMI Foundation and TPC Company Ltd. We envision flourishing communities in Lower Moshi void of poverty and despair: Communities where all, men and women, young and old, have access to basic health care, education and opportunities to be productive and earn a livelihood for themselves and their families, and to do so in a self-sustaining and environmentally sustainable manner.

*Lower Moshi* refers to southern part of the Moshi Rural District part of the Kilimanjaro Region in northern Tanzania. The area is south of Moshi Town and dominated by the 16,000 hectare TPC sugar cane estate. An estimated 75,000 people live on and around the estate, spread out over three Wards (Arusha Chini, Mabogini, Kahe) in Moshi Rural District and a small number of villages in adjacent Districts and another Region.

Guided by the concept of an integrated approach to development, with interventions applied simultaneously and across multiple sectors, our work is built around long term goals for four sectors (Education, Health, Income, and Infrastructure) that are interconnected. Using these goals and concrete implementation-related objectives we have explicitly set out to create a framework that is meant to be an invitation to other stakeholders, including the community, lower government authorities and other NGOs, to identify what goals and sectors align with their objectives and to consider working collaboratively with FTK toward the accomplishment of a shared vision.

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## Foreword

A year ago we wrote in the foreword of our first annual report in this new format about the unpleasant surprise of finding out about students who had defrauded FTK and partners through an elaborate scheme abusing the scholarships that were granted them in good faith. The culprits – who were only few in the end – were identified and appropriately dealt with and the program reviewed to assure we have better checks and balances in place. The program is running well again and in 2015 123 students received scholarship support, it is an important component of our education program and we are proud it endured during last year's challenging period.

It is with this background that we are happy that we can talk about a pleasant surprise instead this year that we learned about recently and illustrates how unpredictable – and unmanageable – *community development* is. We have always said that development is a process and ultimately not something that can simply be *ordered by outsiders* but must be owned by the communities and those individuals who want to benefit from it.

As many of you know, a central component of our first village project in Mtakuja & Mserikia was the construction of 120 acre irrigated farm. This farm was envisioned as the economic driver for the community for years to come. It has been a long slog, but as we report on in the pages below, the farm is starting to deliver on its promise.....and then some. Recently we learned that the Maasai community in Mserikia who live in the sub-village Remiti have used the farm as their inspiration to start their own farm. As of today, the community has self-organized into a Community Based Organization and is cultivating 20 acres of land that was formerly designated as grazing land for their cattle, with another 80 acres in the planning! As with the project farm, the focus has been on maize at these early stages, but they have already planted some land with sweet peppers as these have been proven by farmers in the project site to be very profitable. The community designed and prepared the farm entirely on their own, including the digging of shallow wells and construction of furrows and laying of pipes for the transport of water over larger distances. Plots are farmed by individuals, but the infrastructure managed centrally, an approach borrowed from the project farm.

Today, FTK's agricultural officer is available to the Maasai for advice and guidance to keep improving their farming techniques from here on. It has simply been terrific to see this development a wonderful example of inspiration and the spread of knowledge. Development in action!

And the irony of it all, when we conducted the final evaluation of the Mtakuja Project, which we report on below, we completely missed this effect, presumably because the lack of FTK's direct involvement. So much for measuring your impact!

Please enjoy this report and we look forward to hearing from you.

*The FTK team in Tanzania*

## EDUCATION

**5** Improved cook stoves built at 5 primary schools

**6** Toilet blocks built or refurbished at 5 primary schools and 1 community center

**1** School completely renovated and completed (including 6 class rooms, teacher's office, sanitation facilities, outdoor play facilities) in partnership with partner ChildReach Tanzania.

**95,400** School lunches supported.

**1** Pre-Primary School constructed (in Mikocheni Ndogo as part of Mikocheni Primary School), 44 pupils are now going to school!

**2** IT Labs established at TPC and Langasani Secondary Schools in partnership with partner ACTT (hardware & software, and ongoing training).

**123** Students supported with scholarships for secondary and post-secondary education.

**1** Class room completely renovated at Kiyungi Pre-Primary School.

**65,000** Bus trips to- and from school for 160 secondary students daily.

## INCOME & AGRICULTURE

**1** Borehole was constructed (the 3<sup>rd</sup> one) at the farm to support demand for water (irrigation and drinking).

**16** Entrepreneurs received a start-up capital for their new businesses.

**250+** Tons of farm produce harvested at the Mtakuja Farm.

**13** Business training sessions were held attended by 123 participants.

**7** Agricultural seminars were organized around better practices.

**30,000** animals were dipped in the Mikocheni cattle dip

## HEALTH

**810** Children received their annual medical check-up at the second medical camp at Mikocheni Village.

**7,193** Doses of deworming medication administered to 3,500+ pupils at 17 pre-primary and primary schools across two semi-annual campaigns.

**1** Health clinic – in Kirungu – was renovated and staffed by 3 professionals supported by the government.

**20** Goats and **2** bucks were distributed to families with a disabled child to improve access to nutrition and provide a source of income.

**2** More distribution points for safe drinking water were established in Mtakuja & Mserikia.

## OTHER

**20** Single mothers were supported with a small capital.

**1** Household biogas demonstration installation was built with partner SimGas in Maasaini in Mikocheni.

**2** New staff members were added to the FTK team.

**2** Surveys were conducted; **286** interviews were done for the Final Survey in Mtakuja/Mserikia and **149** interviews for the Baseline Survey in Chemchem.

**2** Music concerts and trainings sessions were organized with partners Clarinets for Conservation and Musicians without Borders.

**850** Community members visited the one-day renewable energy fair, organized by partner TETI and in collaboration with 5 alternative energy providers.

## The Villages

### Mtakuja Village Project

The Mtakuja Village Project was FTK's first project, started in 2008. This past year we further reduced FTK's involvement in the village, handing over many initiatives to the community and regional authorities.



MDO secretary talking to journalists

### Final Survey and Project Evaluation

In 2015 we conducted a final survey in Mtakuja, seven years after the initial base-line survey in 2008 and five years after the Household Income & Expenditure survey implemented in 2010. The data from these surveys complement data from other sources like the annual medical camps that we hosted in Mtakuja from 2009 through 2013, primary school national exam data and production data from the farm, together the data provide some basis for an objective assessment of the project in Mtakuja. The results from the Final Survey have been presented in a separate document and in January 2016 we presented the **Final Evaluation Report - Mtakuja Development Project**. This Report brings together an analysis of a range of data available to us and is an attempt to provide an objective – albeit in the form of a self-assessment – view of the successes and failures of the project.

The report's conclusion reads:

*We conclude that much has been achieved in seven and a half years and more importantly, that there is reason for hope that the progress will be sustained and prove to be a foundation for further growth.*

*We have seen that progress and our impact was not uniform across all sectors and it is also clear that the scope of the project's impact was often directly related to external factors and local support. A positive relationship with the District leadership for health and the District's own vision for the future leaves us much more comfortable that progress in that sector will be sustained and built upon. Reversely, general challenges faced by Tanzania's education sector has lead us to believe that we can and should continue to play an active role in improving the teaching standards and learning outcomes in Lower Moshi, including Mtakuja and Mserikia beyond the timeframe of the project.*

*The data we were able to collect over the years and presented here, show clear progress in many areas in health, agriculture and income generation, infrastructure and the general and*

*mental well-being of the people of Mtakuja. How this progress stacks up against progress elsewhere in Tanzania or versus other programs and interventions is more difficult to say and beyond our ability and capacity to properly assess. It is well known that assessing and especially comparing the impact of a holistic approach like our integrated work, poses its own particular challenges. Cause and effect relations are assumed not to be linear or one-to-one. What we do know from experience is that Mtakuja posed some particular challenges, economically, environmentally and socially, even compared to other areas of Tanzania that made achieving the project's goals harder. Furthermore, even though we were able here to present data from a seven year period, the future will still have to prove the sustainability of the progress.*

*Nevertheless, we are confident to say that the project's impact was positive, that it has had and will continue to have tangible positive impact on the lives of thousands of people and that it stands a good chance to sustain the progress.*

A major, measurable goal for the project was to improve access to food and secure better levels of food security. By 2015 the data suggests that the project halved the number of families surviving on one meal a day and that the number of families having 3 meals a day was increased by more than 80%. These increases are largely based on increased productivity in Mtakuja itself, making the result even more satisfying.



### **The Farm & The Future**

In 2015, after a long and drawn out process, the MDA was registered as a trust in Tanzania and renamed Mtakuja Development Organization (MDO). A new MDO board was elected and installed. The early signs of the new MDO's effectiveness are reasons to be hopeful about the future.

The community is eager to expand the farm to the envisioned 200 acres from the current 120 acres. However, FTK communicated that the expansion should only be started once the current farm proves to be working efficiently, is economically viable and if landowners agree to extend the land use agreement.

New procedures have been developed by the MDO to make access to the plots more equitable and more transparent. This new system where farmers apply for plots works nicely, there are fewer

conflicts, fewer unmotivated farmers and much less sub-letting of plots. The MDO decided to increase the user fees for vegetable farmers to reflect their greater use of irrigation water.

The new system works as follows:

1. The plots in the farm will be made available to the Mtakuja/Mserikia community each season (3x times a year is the target), villagers can sign up by themselves or in groups and plots can differ in size, from half an acre to several acres. In practice this means village leaders are no longer part of the process of allocating plots, hopefully democratizing the process.
2. Villagers or groups of villagers pay most of the user fees UPFRONT based on a Tsh.250,000 fee per half acre, once the fee is paid, the villager or the group has confirmed its right to farm that season.
3. The area that is not farmed by villagers will be managed by the MDO (with the help of the FTK Agriculture Officer); this will require labour and gives an opportunity to other villagers to earn an income. Produce harvested from the farm area will be sold to cover cost and surplus can be sold and the income used for social projects, along with income from user-fees.

The MDO has now appointed two paid-staff – one man and one woman – who assist in the process of allocating plots. During the cultivation seasons, they also support the farmers to follow directions and they share agricultural advice. So far, the allocation of plots is going more smoothly and causing less friction.

The MDO is seeking to create a more flexible system as to enable farmers to optimize their investments. As an example, sweet pepper farmers, who can harvest beyond the standard 6 months, can add a month of usage of their plot by paying Tsh. 50,000 fee. A decision like this was taken after careful consultation with the farmers.

A warehouse at the farm is available to the MDO for storage of equipment and produce. The storage of produce is meant to protect farmers against post-harvest losses and provide the MDO with an opportunity to generate additional income, while at the same assuring the farmers get a fair price for their crops upon harvesting. To illustrate, as of the start of 2016, the MDO had bought and stored 168 bags of maize, the equivalence of 18,500 kg. Due to the MDO's ability to wait for prices for maize to rise, the MDO could possibly earn a profit of somewhere between €5 and €10 per bag.



An accountant has started helping the MDO financial committee with bookkeeping and administration. The goal for the MDO is to improve the quality of their administration and to be able to properly and regularly report the financial status of the operations. Such accounting improvements were implemented at the same time as stricter payment procedures were introduced, and importantly, these payment procedures are more effectively enforced.

Finally, FTK along with the MDO and with support from the TPC legal department has been addressing the issue of land-leases with individual owners in the project area. These leases were to run out in the middle of 2019 but through a number of recent meetings and negotiations, an agreement has been worked out for the land leases to be extended to 2042, providing the farm with the basis for long term success. The agreement still requires affirmation by the community at large, but the expectation is that the communities of Mtakuja and Mserikia will provide their support.

The MDO is developing very well and is moving towards taking on more and more responsibilities. Decisions taken by the MDO are proving to be broadly supported, they are managing the organization's finances, receivables as well as payables and they have made investments in necessary staff, such as before mentioned assistants, a paid secretary, watchmen and laborers and in the process the MDO has managed to have a positive financial balance. We are hopeful about the future and expanding the farm to 200 acres is becoming more likely every day.

### **Mikocheni Village Project**

The project in Mikocheni Village was FTK's second integrated project started in 2013. The approach to the project is similar to the Mtakuja project in terms of goals and the framework, but the projects differ significantly in the particularities of many of the interventions. This differentiation reflects the input from the communities and the circumstances and the challenges faced by each village, which overlap in some areas and differ in others.

### **Improving Livestock, Lives and the Environment**

For anyone visiting Mikocheni village and the surrounding area for the first time, it is painfully obvious that environment is rather inhospitable. Trees have disappeared, soil coverage is absent in most areas, the many white blotches on the ground are a tell-tale sign of high salinity and the cracks in the earth created by run off from seasonal floods imply that erosion of top soil is rampant. The causes for this environmental destruction are several, including changes in the climate, increased human population of the area and the receding shore line of Lake Nyumba ya Mungu over the past century.



A severe compounding factor is the impact of large herds of livestock, mainly cows and goats and some sheep. The pastoralist community of Mikocheni owns about 7,000 heads of cattle and welcomes

an additional 3,000 heads of cattle from neighboring Mwangi District and Manyara Region during approximately 6 months of the year.

The pressure these large herds put on the land is unsustainable, but livestock is also a critical asset for the Maasai, not just an economic asset, but also one that reflects the owner's status and wealth. A Maasai without livestock would not be considered a Maasai by many of his fellows! Changing the Maasai's relationship with their herds and therefore changing the environmental dynamics are a tall task, but the importance of developing sustainable changes in these dynamics are considered crucial for the future of a country like Tanzania with large herds of cattle roaming depleted lands all over the country.

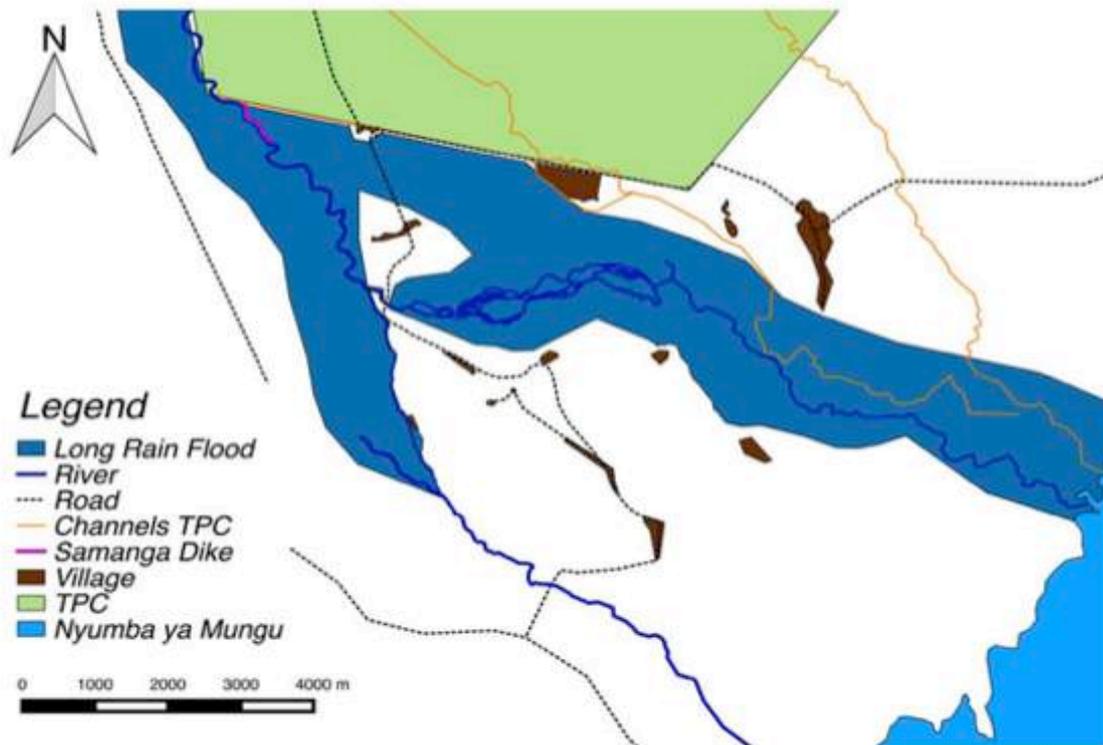
In 2015 we took the first concrete steps towards the implementation of a plan to start addressing some of these challenges in Mikocheni. The initial focus is on building up the health and resilience of the herds through the introduction of improved breeds, ultimately with the aim to justify smaller herds and more sustainable grazing and feeding practices. Earlier, in 2014, FTK supported the construction of a cattle-dip in Mikocheni as a precursor to this program. The cattle-dip is now operated by the community and used to protect their herds from tick-diseases and other afflictions. In 2015 30,000 heads of cattle were treated at the cattle-dip; 28,000 cows and 2000 goats. It is a self-sustaining operation, with every cattle owner paying a small fee for the use of the cattle-dip.

In 2015 FTK purchased 5 Sahiwal bulls that will be used to cross-breed with heifers from Mikocheni cattle owners. In partnership with TPC, FTK is exploring the option of setting up a bulls-center on peripheral TPC land and create a situation where the bulls – and at time heifers from the community – can graze on protected land, help sustain the soils and be part of an integrated system that also foresees in the cultivation of trees for timber production (and possible fodder). The FTK livestock program is envisioned to be run as its own entity in the spirit of a social enterprise, self-sustaining but with a single and clear focus on delivering benefit to the community and as a change catalyst for the livestock keepers.



### **TU Delft Partnership – Managing the Water**

Extensive recurring flooding is a major issue in Lower Moshi, in particular in the villages of Mikocheni and Chemchem. Two groups of students from Technical University Delft joined FTK to investigate the cause of the flooding and to develop solutions. The first group did a prefeasibility study. The second group worked out their solutions in more detail and come up with a cost estimate and a cost benefit analysis using the results of an impact assessment.



Impression of the flood area South of TPC during long rains

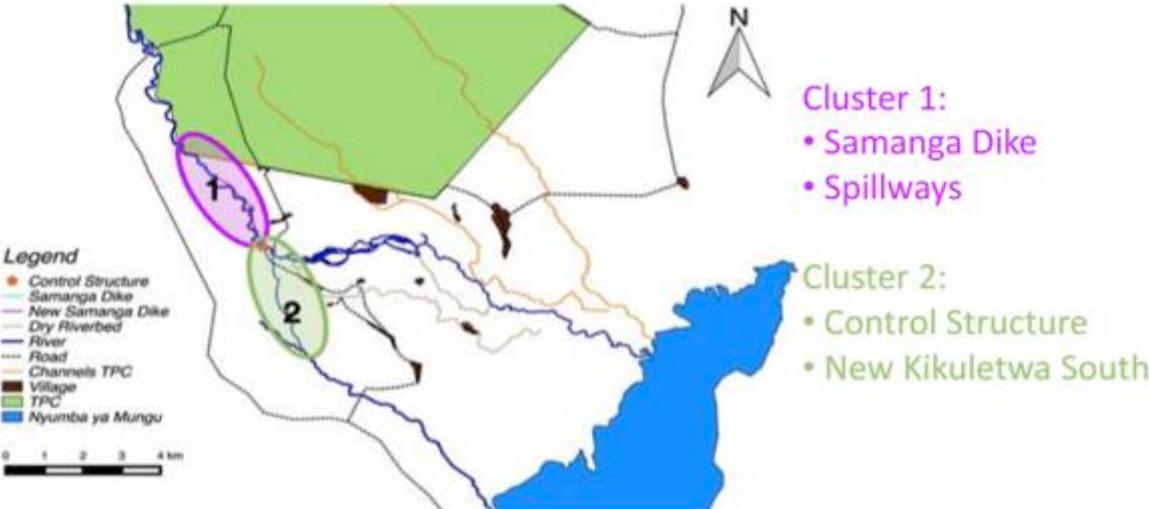
The validation of the prefeasibility study resulted in the following conclusions. First, only two clusters of interventions were deemed necessary. Additionally, passive structures are not capable of handling the variations in water levels and needed to be reconsidered. Lastly, the dimensions of the structures had to be changed because the soil was classified as silt.

An impact assessment was done to clarify the effects of the floods on farmers and households in economic terms and the impact on social welfare. For this study, farmers cultivating an area of 75% of the flooded farmland in Mikocheni and Chemchem villages were interviewed. Almost all farmers confirmed that they faced problems during the long rains. The short rains however are not predictable and cause floods less frequently. The long rains tend to stop farmers from cultivating as they are aware that their fields will be flooded and their crops destroyed. The short rains cause losses in agricultural production as these are unpredictable but do not generally stop the farmers from attempting cultivation, but then at times result in destruction of crops.

Besides the agricultural losses, farmers and households face social insecurities caused by the flooding. Some parts of the villages are completely cut off from the outside world due to the flooding. This results in unavailability of transport and an inability to reach hospitals and schools. Clinics within the villages do not receive any medical supply and referrals to hospitals are not possible. Besides this, the floods cause outbreaks of diseases and carry lots of waste and toilet pits are flooded. As a result school children are not able to go to schools and at times schools are closed. Some areas are completely flooded, resulting in destruction of houses, buildings (including clinics and schools) and household goods. Poultry and other farm animals suffer and some drown. Entrepreneurs like shopkeepers are not able to receive supplies and businesses are losing out as transport is not available.

A cost benefit analysis was conducted, which resulted in the following arguments. The 1/5 year solution had the best benefit cost ratio caused by relatively small differences in benefits between the

designs while having lower estimated costs. However, it did not take into account the indirect benefits effects of the additional safety of a longer return period. In addition, it would be easier to find backers for a safer solution and it is likely the farmers are willing to invest more in their lands if they are safer. Furthermore, the costs for the 1/15 year solution were not significantly higher than the 1/5 year and although the cost benefit ratio was the lower for the 1/15 year solution, it did not differ much from the alternatives.



The conclusion was drawn during a progress meeting with the stakeholders to continue with the 1/15 year solution based on the previous arguments. The interviews concluded that the design looked realistic to build with local available materials and equipment.

The costs of the design that were determined consisted of the project management, completing the design, construction, realization, operation and maintenance costs. The benefits of the design consisted of the agricultural and societal benefits expressed in monetary terms. The agricultural benefits are a combination of preventing the current loss of crops because of the flooding and the increase of the utilization of the farmland. The costs and benefits were determined for the entire lifetime of the project. The costs of this design were determined to be 4.5 million US dollars, with an estimated range between 3.8 and 6.2 million US dollars. The present value of these costs is 3.5 million US dollars. The benefits of the design were estimated at 36 million US dollars with a present value of 11.5 million US dollars. The benefits combined with the costs results in a cost benefit ratio of 3.23.

**Chemchem Village Project**

The Chemchem Village project is FTK’s third village initiative and 2015 was its baseline year, during which time the baseline survey was conducted, the village project team was created and the time used for FTK and the community to get to know each other. During 2015 the Chemchem community was already included in certain regional (Lower Moshi) interventions like the deworming campaign.

**Baseline Survey and Project Planning**

As part of FTK’s standard approach to project planning and progress tracking, we conducted a baseline survey in the village of Chemchem during this first year of our partnership. The FTK team of interviewers conducted 148 structured interviews, representing approximately 28% of the households in the village.

The purpose of the baseline survey is roughly fourfold:

1. Deepen our understanding of life and the current situation in Chemchem.
2. Set a baseline of data-points against which progress and impact of a set of future interventions can be measured.
3. Create insight to inform decision making and prioritization of the implementation of program components.
4. Facilitate familiarity of the community with FTK and FTK staff and vice versa.



Now, more than 7 years removed from our first survey in Mtakuja Village and having implemented iterations of the survey there, and in Mikocheni village, we are slowly building up a database of local comparators, increasingly allowing us to interpret the findings in the context of comparisons with data from other communities.

When comparing the findings from Chemchem village with our understanding of the situations in Mtakuja/Mserikia and Mikocheni, we found that:

- By objective measures (house ownership, asset ownership, farming activity, food security), Chemchem appears to be ahead of Mikocheni and Mtakuja, certainly at the start of their respective projects.
- Chemchem's community seems more in agreement regarding its assessment of a smaller number of major challenges, with the absence of a bridge connecting the south of the village to the north as the overriding issue. Followed by the impact of the floods and the poor quality of the education available to their children.
- The community's assessment of the situation in education is much worse than it was in Mtakuja and by less of a margin also worse than in Mikocheni.
- Initial engagement and participation by the community of Chemchem is very encouraging.

During the survey we also ask *Quality of Life* questions to understand personal perceptions of their life in general, their financial situation, their personal health and their children's education. These questions are proving to provide meaningful insight in the views of the community and are a way to highlight serious areas of dissatisfaction.

## Quality of Life – Share of Dissatisfaction: comparison



Category	Chemchem	Mikocheni (2013)	Mtakuja (2010)
Life	57%	63%	63%
Financial Situation	70%	74%	77%
Personal Health	41%	38%	34%
Children's Education	76%	63%	35%

Share of respondents that were dissatisfied at any level.

The responses from Chemchem show the depth of dissatisfaction with the state of education in their community, also when compared to the other communities; Education will be a major area of focus for FTK and the community the coming years, with some interventions focused on improving things starting in 2016.

In early 2016, the FTK village project manager for Chemchem, Johnson Dickson, will be working with the community to develop a five-year plan for the village.

### Lower Moshi

Alongside the village projects, FTK runs a number of programs across the larger region of Lower Moshi. The focus is currently on education, health and infrastructure. Below a few areas are presented in some more detail.

#### Education – A continuing challenge

Education has been at the core of FTK's work from the beginning as our first initiative was a school lunch program in Mserikia village in 2008. Since then our work in education has grown in many different directions with a focus on increasing access to education and to improve the quality of education. Results have been mixed, on the one hand we have seen enrollment and school attendance grow, we had some early success with a program to improve English and Mathematics learning outcomes in primary schools (this program was described in some detail in the 2014 Annual Report), but on the other hand we have seen schools' performances on the national exams worsen and at best be inconsistent. From our recent survey in Mtakuja and Mserikia we know that parents were less satisfied with their children's education in 2015 than they were in 2010.

The challenges in education are not unique to Lower Moshi and there appears to be a broad consensus that education in Tanzania is in crisis. While we cannot be satisfied with our own results so far, FTK remains committed to seek effective ways to improve learning outcomes. In 2015 we had the fortune to be invited by a US-based donor to submit a proposal for a three-year grant to support an integrated

education program in Lower Moshi, with a primary outcome target an increase in the rate at which primary school pupils' transition to secondary education.

During the second half of 2015, now with the confirmed funding support from the American Jewish World Service (AJWS) we started planning a number of new programs, including a year-long head-teacher training program in 6 primary schools, a pilot to award teachers for the proven performance of their pupils ("Pay for Success") and the expansion of a piloted program to bring tablet-assisted mathematics learning into primary class rooms. In secondary schools we also emphasized ICT through continuous teacher-training in combination with the refurbishment of IT class rooms at two secondary schools.



In partnership with AfricAid, FTK is now implementing their secondary mentoring and leadership KISA program for female students in Forms 5 and 6 at the Langasani Secondary School. This program focuses on giving these girls life and leadership skills. The recognized importance of such skills in their ability to fulfill their potential has also urged AfricAid and FTK to develop a new program, Binti Shupavu ("Courageous Girls"), in 2016 in two secondary schools, bringing an adapted version of the KISA program to female students in Forms 1 through 4.

These initiatives complement existing programs in education focusing on improving infrastructure at schools, access to school lunches and nutrition and a transportation program for secondary students.

### **Health – Linking up with Government**

Our health sector initiatives in 2015 were dominated by two ongoing efforts to engage and align with the government and handover responsibility for some aspects of the infrastructure and service-provision to local authorities. Nevertheless, FTK still engaged in providing a number of direct services as well, including the annual Medical Camp in Mikocheni in August during which 798 children under the age of 9 received a full-medical check and any care that was necessary, including referrals to hospital care (covered by FTK). In April and November we conducted our regular deworming campaigns across 6 villages in Lower Moshi reaching more than 3,500 children in the age range from 4 to 15 at each occasion.

However, two main goals for the year were to finally handover the exploitation and management of the Health Prevention Centre in Mserikia to the office of District Medical Officer for Moshi Rural District and to assure inclusion of the Lower Moshi area in the District's effort to roll out the improved health insurance scheme ("Improved CHF").

An Memorandum of Understanding between four key stakeholders was drawn up in late 2015 governing the handover of the Centre from FTK to the District. The four stakeholders are the Mserikia Community (represented by their elected leaders), the DMO's office, FTK and TPC, the latter two as partners who will continue to provide some ongoing service support. While the



**Medical Camp, team consultation**

MoU was not yet signed by the end of the year, the DMO already acted on his commitment to staff the Centre and support it with basic medical supplies in December. This is a wonderful progress, and assures basic out-patient health services to be available in the village of Mserikia. With the support of FTK and TPC Hospital, we expect to sustain the work of Community Health Workers who will be supervised by the medical staff at the Center, now a Government Dispensary, and we are working toward the development of an ambulance service as well.

Handing over the Centre to the government was a longstanding goal for FTK, going to back to 2011 when the Centre was built. It is highly satisfying that we have finally arrived at this point.

The roll out of a community-based health insurance scheme has long been a goal for FTK. Going back to the beginning of 2013, FTK started conversations with the District and the Dutch NGO PharmAccess about expanding their existing insurance program targeting coffee farmers on the slopes of Mt. Kilimanjaro to Lower Moshi. The scheme would foresee in offering a low, government subsidized, insurance package, that would cost the average family just €10 per year, and would cover most out-patient care as well as some limited hospitalization.

Following years of planning and strategizing, mainly by the District Government and PharmAccess, the new program, *Improved Community Health Fund (iCHF)*, was rolled out in 2015 in Moshi Rural District and neighboring Districts. Unfortunately, Lower Moshi has been excluded in the active roll out so far, but in 2015 much progress was made in laying the groundwork for the inclusion of the area

into the program. The key is the involvement of TPC Hospital as a certified primary and secondary provider in the insurance scheme.

Agreement was reached between all partners by the second half of 2015 about TPC Hospital's involvement, we are currently awaiting the formalization of this agreement, at which point the District and its program partners can start rolling out the insurance scheme in Lower Moshi. FTK is ready to support the District in the roll out by supporting its marketing and mobilization effort. A traditional kanga (a garment, very popular among women in Tanzania who use it as a wrap) has already been produced carrying the appeal to sign up for the insurance program. The kanga will be used to entice people to join the program and FTK will commit staff to spread the word about the scheme.



## Looking ahead to 2016

2016 Will bring transitions and new beginnings in some areas of our work and continuation in others. First of all, in the middle of the year, we will be losing our much respected village manager James Ashire who after 2.5 years will be moving back to Kenya. James has been instrumental in getting the Mikocheni project started and to the level of great activity where it is today. His love for and understanding for cattle has led him to spearhead the development of many programs in support of the pastoralist community of Mikocheni, we will seek to continue all his good work. The recruitment for his replacement is in full swing at the time of writing this report.

In Mtakuja and Mserikia FTK and the MDO and the village leadership will continue to put everything in place for the expansion of the farm. The main things to conclude are the individual land leases to secure the long term availability of the farm land to the community as a whole. In the process, FTK will continue to transition more and more of the responsibility for the farm and the social activities in Mtakuja and Mserikia to the MDO and the community. As we reduce our role in our first project community, we will be ramping up our activities in Chemchem village, maintain our level of engagement in Mikocheni village and start engaging the leadership and community of a fourth village where we will seek to implement a village program. The pre-research to help us identifying potential communities is being completed during the first half of 2016, after which FTK will engage the target community to understand interest in a partnership with FTK.

This year is also the first full year of funding from the American Jewish World Service for the expansion of our regional education program. Many interventions are being implemented and trialed this year, including an M&E program conducted by an independent third party. As we deepen our insight in what works and what does not, we will seek to expand the activities to more schools and more communities toward the end of the year.

There is strong desire and hope that 2016 will finally see some concrete steps forward in the health sector, primarily the roll out of the health insurance scheme as well as other innovative initiatives like the “Mama Bus”, providing mobile health care services to mothers and children and families at large.

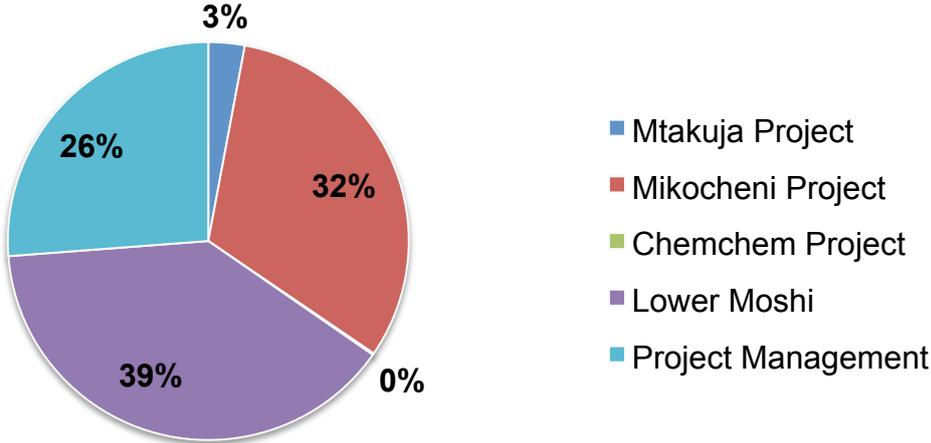
Finally, in 2016 we will select the fourth village for the integrated development project. Early 2016 research will be done in 4 potential villages in Lower Moshi to see which villages show most potential for an integrated project. An important factor is the readiness of the communities to create development.



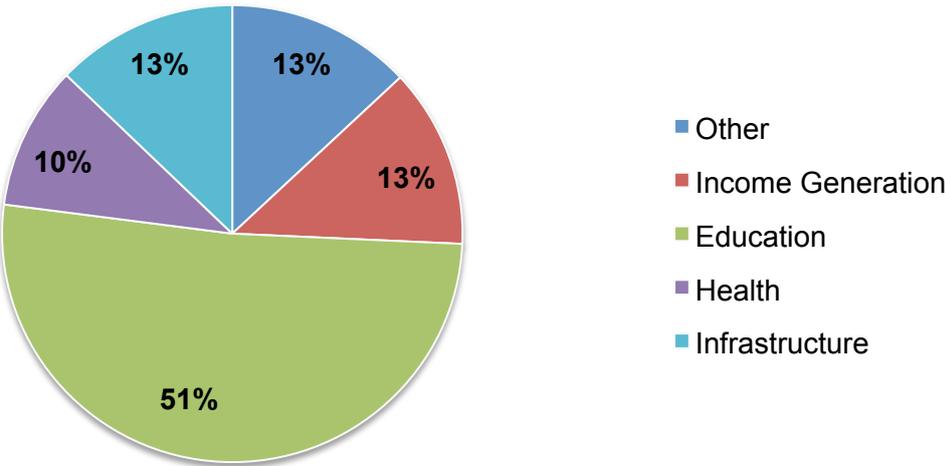
**Finances**

FTK’s total expenses in Tanzania for the year were Tsh. 802,731,381 (equivalent to approximately €352,000). Total program expenses were Tsh. 592,305,692 (equivalent to approximately €260,000).

**Share of total expenses by project**



**Share of expenses by programme area**



## Thank You

As we have described in the previous pages, much of our work is dependent on the efforts, vision and commitments from others. We want to thank everyone and every organization who has supported us in 2015 and the years before. Without their support our work would not be possible. Thank you.

In 2015 we received support from:

### Funding:

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Zero-Kap Foundation  
De Wilde Ganzen  
Net4Kids  
Reborgh Foundation  
Global Bike  
Rotary Club Soest/Baarn & Ahlen  
Rotary Club Marangu  
Running for Mtakuja

### Implementation/Collaborations:

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Africaid  
African Blackwood Foundation / Clarinets 4 Conservation  
Anza  
Buffalo Bus Company  
CCBRT  
Childreach Tanzania  
CIRAD  
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GCS  
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Karanga Technical Training institute  
KCMC Eye Clinic  
Liquid Lever Irrigation  
Medical Checks for Children  
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