

This report covers main activities from 1<sup>st</sup> October to 31<sup>st</sup> December 2025

## Lower Moshi

### Visits

#### FEMI Visit

FTK was honoured to host Mr. Jan Demeij, Tanzania Country Manager for FEMI (Netherlands), whose visit aimed to gain firsthand insight into the implementation of FTK's ongoing projects and to strengthen the partnership between FEMI and FTK further. During the visit, Mr. Demeij toured several key project sites, including the Mawala Rice Mill, Kiruani Fishpond, and new village development projects in Mkalama and Mijongweni, where he observed progress and engaged with the practical outcomes of FTK's community-based interventions. The site visits and discussions were highly constructive, offering valuable feedback and identifying opportunities for deeper collaboration and future support. The visit was both inspiring and productive, reaffirming the strong and trusted partnership between FEMI and FTK. FTK sincerely appreciates Mr. Demeij's time, keen interest, and continued commitment to supporting sustainable community development initiatives.



#### Aisha & Friends Visit

FTK was honoured to host visitors from the Netherlands—Aisha & Friends, longstanding partners dedicated to advancing child protection initiatives. The purpose of the visit was to strengthen the partnership and gain a deeper understanding of the local context in preparation for the upcoming child rights pilot project in Mikocheni Village. During the visit, the team toured local primary schools and met with village leaders, facilitating meaningful discussions and gathering valuable community feedback that will inform the design and implementation of the project, scheduled to begin next month. The visit proved highly productive and mutually enriching, reinforcing our shared commitment to protecting and empowering children within the community. FTK extends its heartfelt gratitude to Aisha & Friends for their continued support, collaboration, and unwavering dedication to improving the lives of children and families in our local communities.





## Capacity building

### Mental health training

FTK convened a four-day Mental Health Stakeholders Seminar at TPC Social Hall, bringing together over 120 participants from nine villages across Arusha Chini, Msitu wa Tembo, Kahe, and Mabogini wards. Facilitated by mental health specialists from KCMC, Milembe Hospital, and the Netherlands in collaboration with Laguna Foundation, the seminar aimed to strengthen community-based mental health systems through awareness, capacity building, and stakeholder coordination. The first two days focused on mental health awareness, stigma reduction, early identification, and referral pathways for community leaders and officials, while the final two days provided technical training for health stakeholders on screening, psychosocial support, case management, and ethical practice. The seminar resulted in improved knowledge, confidence, and collaboration among participants, laying a strong foundation for sustainable community-level mental health interventions.



### Child rights awareness training

A stakeholder seminar was successfully conducted at TPC social hall, bringing together 60 participants drawn from village and sub-village leadership of Mikocheni, faith leaders, teachers, health workers, Arusha Chini Ward leaders, and community development officers from Moshi District Council. The seminar aimed to strengthen collaboration among key stakeholders involved in promoting and protecting children's rights. Facilitated by AJISO Organisation, the interactive discussions enabled participants to openly share challenges, identify gaps, and propose joint solutions. As a result, the seminar strengthened coordination and laid the foundation for a more integrated child protection system, improving information sharing and referral pathways among community leaders, schools, health facilities, and local government structures.



### Community engagement training

The FTK team participated in a five-day training and field practicum organized by Kijani Pamoja Organisation ([www.kijanipamoja.org](http://www.kijanipamoja.org)) on the household-based approach to biodiversity conservation. Through this program, the team learned and practiced new skills that will enhance creativity and effectiveness in implementing tree-planting competitions.

The household approach promotes awareness, responsibility, and a sense of ownership by directly involving families in the conservation and management of natural resources. It emphasizes the use of decision-making tools and a clear division of responsibilities within households. By encouraging tree planting, proper waste management, and water conservation at the household level, this approach demonstrates how small actions by families can collectively create a significant impact on biodiversity conservation.



### Health

#### Meeting with CCBRT

The stakeholders' meeting held at Comprehensive Community-Based Rehabilitation in Tanzania (CCBRT) focused on improving the integration of rehabilitation units into existing hospitals and health facilities to ensure comprehensive care, particularly in emergency and post-emergency situations. Discussions emphasized the need to enhance the availability and affordability of rehabilitation services through the promotion and scaling up of locally produced wheelchairs, prosthetics, and other essential assistive devices. Participants also highlighted the importance of strong government leadership and collaboration among stakeholders to reach underserved communities. These efforts are expected to significantly strengthen the Emergency Medical Fund by reducing service delivery costs, minimizing delays in access to rehabilitation support, and improving overall health outcomes for patients across Tanzania



### Sanitary pads

FTK distributed sanitary pads to 202 Standard Six students across nine schools in lower Moshi, along with comprehensive menstrual health education aimed at boosting girls' well-being, confidence, and school attendance. This initiative aimed to provide adolescent girls with the essential knowledge and hygiene supplies needed to manage their menstrual cycles safely and with dignity, thereby reducing absenteeism and fostering a supportive learning environment. The intervention had a positive effect as students gained a better understanding of menstrual health, dispelling myths and decreasing stigma through open discussion and practical demonstrations. Teachers also reported increased confidence among girls, who felt more prepared and less anxious during their periods. Consequently, schools observed improved attendance and engagement among participants, with girls expressing greater confidence in staying in class and participating in academic activities. This initiative continues to support FTK's broader efforts to promote gender equality, improve student welfare, and enhance adolescent health across lower Moshi communities.



### Deworming

FTK also provided deworming tablets to the same nine primary schools for children aged six years up to Standard Six, as part of its ongoing efforts to promote child health and improve learning conditions. This initiative aimed to prevent worm-related infections that often hinder children's growth, concentration, and school attendance. By distributing age-appropriate deworming tablets and collaborating with teachers to ensure all targeted students received treatment, FTK aimed to create a healthier school environment where children could learn without preventable health issues. This intervention is expected to lead to improved physical health among students, increased energy levels, and enhanced classroom focus, as children experience fewer symptoms of worm infestations. In the long run, the goal is to reduce absenteeism, improve academic performance, and strengthen school health practices, thereby supporting better educational outcomes and overall child development within the lower Moshi community.





### Reproductive Health Education

FTK conducted a reproductive health education session in Londoto Village in 2025, attended by 27 women. The session focused on antenatal clinic attendance, danger signs during pregnancy, risks of home delivery, birth preparedness, and emergency planning, using participatory teaching methods. Participants actively engaged and demonstrated improved understanding of maternal health practices. However, women identified financial constraints and limited male partner involvement as key barriers to health facility delivery. The session increased awareness and resulted in strong recommendations for male engagement in maternal health education to improve safe delivery outcomes.



### Aquaculture

The FTK Aquaculture Project in Kiruani Village, Simanjiro District, Manyara Region, is an ongoing integrated fish and crop farming initiative aimed at improving food security, income generation, and women's economic empowerment. Implemented on a one-acre site and launched on 12 July 2025, the project targets 30 women beneficiaries selected by the village government, with wider benefits to the Kiruani community. Key achievements to date include land preparation, completion of a 500-square-foot liner fishpond with protective fencing, stocking of 5,000 tilapia fingerlings, and planting of 50 banana trees to support pond sustainability. Beneficiaries have received training in modern aquaculture practices, capacity building, governance, and site exposure, including learning visits to KILACHA Institute. The project is currently in the implementation phase, with fish growth progressing well and preparations underway for an integrated crop garden. Ongoing technical support and monitoring by FTK and sector experts are strengthening sustainability, positioning the project to deliver long-term nutritional and livelihood benefits to the community.



## Mkalama Village

### Income Generation

#### Single Mothers Training

In 2025, FTK implemented a Single Mothers Program in Mkalama Village aimed at strengthening women’s economic independence. A one-day entrepreneurship training was conducted for 20 single mothers, focusing on business skills, financial literacy, and investment planning. All participants were supported to open CRDB bank accounts and later received financial capital to start or expand income-generating activities. The intervention improved women’s ability to manage small businesses, increased household income, and enhanced their capacity to support their children’s education and wellbeing.



#### Agriculture Training

FTK conducted a two-day agriculture training in Mkalama Village in 2025, reaching 80 farmers from the local community. The training focused on modern and climate-smart agricultural practices, including land preparation, improved seed selection, pest and disease control, and effective fertilizer use. Facilitators emphasized practical approaches to increasing productivity and adapting to environmental changes. As a result, farmers improved their technical knowledge, with expected outcomes including increased crop yields, enhanced food security, and improved household income.



#### Livestock Management Training

In 2025, FTK organized a one-day livestock management training in Mkalama Village, attended by 75 community members engaged in livestock keeping. The training covered animal husbandry, pasture management, disease prevention, and the importance of timely vaccination. Participants gained practical skills to improve animal health and productivity. The activity strengthened household resilience, reduced livestock losses, and contributed to improved livelihoods among livestock-keeping families.





## Sustainability and Ecology

### Community-Based Project Management (CBPM) Meeting

In 2025, FTK facilitated a Community-Based Project Management meeting in Mkalama Village involving community members, local leaders, and committee representatives. The meeting focused on project objectives, community participation, and decision-making related to water allocation, livestock pathways, agricultural markets, and project oversight. Key resolutions included reopening animal routes to dipping points, improving onion price coordination, and introducing a medical camp in the village. The meeting strengthened community ownership, transparency, and collective responsibility in project implementation.



### Leadership and Good Governance Training

On 15 October 2025, FTK conducted a Good Governance and Leadership training in Mkalama Village for 36 participants, including members of the Village Council and FTK Village Committee. The training was facilitated by the Hai District Human Resource Officer and covered leadership ethics, transparency, accountability, participatory planning, and conflict resolution. Participants gained practical governance skills that are expected to improve project oversight, strengthen leadership effectiveness, and enhance sustainable management of development initiatives in the village.



### Installation of Village Notice Boards

In 2025, FTK supported Mkalama Village by installing five notice boards, one in each sub-village, to improve communication and transparency. The boards were placed in accessible public locations and are used by village leadership, FTK, and government officials to share announcements and project updates. This intervention strengthened information flow, enhanced community awareness, and promoted accountability between FTK and the community.





## Health

### Medical Camp

From 4 November to 6 December 2025, FTK conducted a medical camp in Mkalama Village targeting children under 12 years of age. A total of 346 children received free medical consultation, treatment, and health education, with four cases referred to TPC Hospital for further management. Common conditions identified included respiratory infections, skin infections, and anaemia. The camp improved access to healthcare, reduced untreated illnesses, and increased caregiver awareness of hygiene and nutrition, contributing to improved child health outcomes.



### Nutrition, Hygiene, and Clinic Awareness Training

FTK organized a nutrition, hygiene, and clinic awareness training in Mkalama Village in 2025, attended by 75 participants, including pregnant and breastfeeding women, community leaders, and CHWs. The training focused on balanced diets, malnutrition prevention, hygiene practices, and the importance of timely clinic attendance. Participants gained practical knowledge to improve household health practices, with expected outcomes including reduced infections, improved nutrition, and increased utilization of health services.



### CHWs/CBHS Training

In 2025, FTK, in collaboration with local health authorities, conducted a one-day training for 21 Community Health Workers in Mkalama Village. The training was facilitated by the Ward Health Officer and a medical doctor from Mkalama Health Centre and focused on disease prevention, early case detection, referrals, and community outreach. The activity strengthened community-level health services and improved coordination between CHWs and health facilities, contributing to better health outcomes at the household level.



## Education

### Teaching and Learning Materials Support

FTK supported education in Mkalama Village in 2025 by donating 240 books, 9 blackboard rulers, 7 globe balls, 13 flip charts, and 8 atlases to two primary schools, alongside the deployment of four volunteer teachers. The intervention improved book-to-pupil ratios, addressed teacher shortages, and strengthened lesson delivery. As a result, learning environments became more engaging and supportive, contributing to improved student participation and academic performance.

### School Management Awareness Meeting

FTK facilitated a school management awareness meeting in Mkalama Village in 2025, attended by 41 participants, including school committee members, parents, village leaders, and FTK representatives. Discussions focused on parental involvement in school feeding programs, child protection, and shared responsibility in education. The meeting strengthened collaboration between parents and schools, improved commitment to student welfare, and reinforced community responsibility for safe and supportive learning environments.



### School Desks Donation

FTK donated a total of 50 desks in 2025 to Mkalama and Kilimamswaki Primary Schools, with each school receiving 25 desks. The intervention addressed classroom furniture shortages, improved the student-to-desk ratio, and reduced overcrowding. As a result, pupils benefited from improved seating arrangements, enhanced comfort, and a more conducive learning environment, supporting better academic engagement and performance.



## Mijongweni Village

### Sustainability and Ecology

#### Village Integration

FTK expanded its development interventions in 2025 to Mijongweni Village, located on the western side of the TPC sugar estates near Kiyungi Camp in Mnadani Ward, Hai District. The village comprises 1,403 households with an estimated population of 4,743 people.

Mijongweni is home to a diverse population, including communities from Nyiramba, Chagga, Pare, Arusha, and other groups originating from the Tanga Region. The majority of residents rely on subsistence and small-scale agriculture, particularly food crop cultivation, while others engage in small businesses as a source of income. These livelihoods highlight both the village’s economic potential and the need for integrated development interventions to strengthen resilience and sustainability.



#### Introduction meetings

As part of the introduction and relationship-building process, the FTK team held a series of introductory meetings with the leaders of each sub-village. The goal of these meetings was to introduce the FTK team, outline the organization’s main thematic areas, and establish a collaborative foundation with local stakeholders. The sessions were very successful, characterized by a warm reception, good attendance, and clear interest from community members eager to work with FTK’s development programs.

#### Formation of FTK Project Committee

A key outcome of the introduction meetings was the formation of the FTK Village Committee, which will serve as a joint platform representing both FTK and the village community in the implementation of ongoing and future development projects. The selection of committee members was carried out through a transparent and participatory voting process facilitated jointly by village leadership and the FTK team. All attendees were given an equal opportunity to vote, ensuring a free and fair exercise. This inclusive approach has already strengthened trust and ownership among community members, positioning the partnership for effective and sustainable project implementation in Mijongweni.





### Project Exposure Visit

FTK organized a one-day learning tour for village representatives from Mijongweni to observe development projects implemented in other FTK-supported communities. A total of 60 participants—comprising village council members, school committee leaders, youth leaders, faith leaders, and other key stakeholders—took part in the visit. The objective was to enhance their awareness of FTK's work, provide firsthand exposure to successful interventions, and orient the newly selected FTK committee members. The tour began with a warm welcome and brief introduction at the FTK office, followed by visits to Mtakuja to observe the MDO project, and to Mawala to see the dispensary and rice mill. It concluded with stops in Kiruani and Londoto, where participants viewed the fishpond initiative, renovated school facilities, and a water borehole project. The experience was highly appreciated by the representatives, leaving them motivated, informed, and enthusiastic about the development journey ahead for Mijongweni.



## Kiruani Village

### Sustainability and Ecology

#### Fourth quarter meeting

FTK held its fourth Quarter Meeting in Kiruani Village, bringing together 65 participants representing the village council, FTK project committee, power-tillers committee, aquaculture project committee, school committee, CBO committee, Kiruani farmers committee, religious leaders, and Ward officials. The meeting—organized under FTK's framework as a collaborative community development initiative — featured progress updates on FTK's projects within the village. Achievements and drawbacks for quarter 3 were also discussed.



Several projects were highly discussed, including the aquaculture project, the power tiller project, the greening of Kiruani project, and the dispensary project. FTK shared with the attendees its quarter 4 work plans and discussed in detail how the implementation will be done. Key challenges were discussed, whereby the need for the completion of the new village dispensary, water diversion from the main river to farm areas, and making it difficult for power tillers to operate were the main challenges. The meeting was concluded with a clear commitment: FTK is about to start with the finalization of the Kiruani dispensary together with the Simanjiro

government. FTK believes that through this collaborative meeting, it reinforced FTK's integrated approach to sustainable development in the Kiruani village.

### Greening Kiruani

FTK has recorded some notable progress in the Greening competition in Kiruani village, despite some operational challenges. A total of 70 participants were successfully registered for the competition, demonstrating strong community engagement and commitment to environmental conservation. Preparatory activities are currently ongoing, with the process of digging required planting holes still underway in readiness for the tree planting. FTK has already purchased 450 tree seedlings, including fruit trees such as Mango, avocado, guava, and pomegranate, as well as shade trees, to support the greening initiatives. However, the competition experienced delays due to unexpected weather changes, as anticipated rainfall toward the end of the year 2025 did not materialize. This affects the planting schedule, prompting a temporary postponement to ensure favourable conditions for seedling survival.

### Infrastructure

#### Energy saving awareness

FTK conducted one-day energy saving awareness training in Kiruani village with the participation of 80 participants from the village community. The session was facilitated by an Environment officer from Moshi District Council (DC) in collaboration with the Msitu wa Tembo Ward Executive Officer (WEO). The training aimed to raise awareness on promoting improved and energy-efficient means of cooking to reduce wood consumption, improve household health, and protect the environment. Participants were introduced to improved cooking practices and engaged in discussions on the benefits of adopting energy-saving technologies, such as the use of modern electric cook stoves that use less electricity, and the local cook stoves that use less wood or charcoal (Majiko banifu). Going forward, Kiruani village will continue sensitizing households and encouraging the use of improved cooking methods, while FTK will provide follow-up support, technical advice, and continue with the good collaboration between FTK, local government leaders, and the Kiruani community to ensure sustainable adoption of the energy-efficient cooking practices in Kiruani villa



## Health

### Training on Kiruani health providers

FTK successfully conducted a three-day training for the Kiruani village Community home-based service providers (CHBS) in Kiruani village. The training was facilitated by a doctor from Msitu wa Tembo dispensary and aimed to equip community home-based services providers with practical knowledge and skills in disease prevention, basic parent care, early identification of common illnesses, and proper referral to health facilities. The first two days focus on theoretical sessions and guided discussions, while the third and final day was mainly dedicated to practical fieldwork within the village, during which community home-based service providers moved around Kiruani village, attending to community members in their homes, offering basic care, health education, and identifying cases that required referral. Despite the positive outcomes, challenges included limited resources and supplies for practical work and logistical constraints during the household visits. Moving forward, FTK and Msitu wa tembo dispensary should continue to provide more practical tools, and regular follow-up trainings while encouraging the villagers to sustain the home-based services, strengthen community participation, and maintain close collaboration with CHBS to ensure improved and sustainable health outcomes for the Kiruani village.



### Kiruani medical camp

FTK successfully conducted a three-day medical camp at Kiruani village aimed at improving child health and early disease detection among children aged 0-12 years, during which a total of 281 children were medically assessed, treated, and counselled. The camp focused on general paediatric screening, diagnosis, basic treatment, and caregiver education, and it revealed several common health conditions affecting children in the community. The most frequently identified illnesses included upper respiratory tract infections, largely associated with environmental factors, and limited awareness of early care seeking, skin infections, often linked to hygiene challenges and water access, and mild to moderate anaemia, particularly among younger children, which was associated with nutritional gaps and limited dietary diversity. Children received appropriate treatment, and referrals were necessary. Despite the success, challenges included high patient turnout compared to available resources, and underlying socioeconomic factors contributing to recurring illnesses. Moving forward, FTK, together with the Simanjiro district government, will strengthen continuous community health education



programs focusing on child nutrition, anaemia prevention, hygiene, and respiratory infection control, and collaborate with Msitu wa Tembo dispensary on assisting the Kiruani community through sustained health awareness initiatives.

### Mama bus and emergency health fund

The Mama Bus mobile clinic successfully conducted an outreach visit to the Kiruani community, providing essential healthcare services. A total of 11 pregnant women received antenatal care, including ultrasound services, which helped to monitor the health and development of their pregnancies. Additionally, 84 children under the age of five were attended to with regular clinic services such as growth monitoring, immunizations, and general check-ups. Also, three (3) children were assisted with referrals at TPC hospital, and another three (3) children with cerebral palsy were assisted with home visits by CCBRT. The outreach was well-received and continues to play a vital role in improving access to maternal and child health services in Kiruani village.



## Miwaleni Village

### Sustainability and Ecology

#### Quarterly meeting

FTK conducted the 4<sup>th</sup> quarter meeting attended by the village council, FTK Projects Committee Team, religious leaders, and other invited development partners within and out of the village for the purpose of raising funds for building the village office. Through this meeting, we managed to organized construction materials from the invited partner, such as 2 trips of sand, 2 trips of concrete, 3 trips of stone (each trip carries 4.6 cubic meters), and 20 bags of cement, FTK keeps influencing leaders and the community to mobilize resources internally for community development. Additionally, the meeting provided a platform for participants to give feedback and suggest more collaborative ways to implement successful projects for the coming years.





## Health

### Medical camp

FTK, in collaboration with health experts, including TPC Hospital, organized its first medical camp for children under 10 in Miwaleni Village. The camp offered free services such as general check-ups, growth monitoring, deworming, vitamin supplementation, and laboratory tests. Addressing leading child health risks in sub-Saharan Africa—such as respiratory infections, diarrheal diseases, malaria, measles, and malnutrition—the camp enabled early identification and treatment, particularly benefiting low-income families facing distance or financial barriers. Over three days, 398 children were attended to (an average of 133 per day), with six referred to hospitals for further care. The initiative also promoted preventive healthcare, early diagnosis, and overall child well-being, contributing to stronger, healthier communities.



### Mama Bus

The Mama Bus Service officially began operations in Miwaleni Village in 2025, providing essential healthcare services to pregnant women and children under five. The service is conducted twice a month and includes basic medical care and general health education. The initiative targets villages without dispensaries or those located far from healthcare facilities, ensuring access for underserved communities. The response from the Miwaleni community has been overwhelmingly positive, with beneficiaries expressing appreciation for the timely and much-needed services. The Mama Bus is making a meaningful impact by bridging gaps in maternal and child healthcare, and FTK remains committed to improving health access and well-being in remote communities.



### Nutritional training

FTK, in partnership with TPC hospital and District Medical Officer (DMO), facilitated a total of two training sessions based on childhood education, nutrition, and hygiene training to a total of more than 50 participants (men & women) in each training. The training also impacted the community with antenatal care knowledge. Childhood education helps parents and caregivers understand how to support children's learning and development from an early age, and nutrition ensures children receive



the right food for healthy growth, brain development, and disease prevention. The provision of health education training to parents will enhance family caretaker cooperation and improve the well-being of individuals and the overall health of societies.

### CHBS/ CHWs Training

FTK, in partnership with the Moshi District Medical Office, successfully trained six Community-Based Health Services (CBHS) volunteers and Community Health Workers (CHWs), providing each with a fully equipped first aid kit, which was refilled after six months. The training aimed to strengthen their skills in delivering basic healthcare and offering health advice within their communities, in line with the Community-Based Health and Social Welfare (CBHSW) Policy Guidelines 2020. Participants received hands-on practice in first aid, ethical care, and patient confidentiality, building confidence to respond to real-life situations. This initiative is particularly crucial for villages located 10–15 km from the nearest dispensary, where poor road conditions can limit access to healthcare, ensuring timely and effective primary care at the community level.



### Education

#### Studying materials

FTK provided textbooks in Maths, Science, English, Geography, and other teaching materials to Miwaleni and Kisangesangeni Primary Schools, which serve many pupils from Miwaleni Village, as the village has no primary school. These resources are intended to improve the quality of education, motivate both teachers and students, and enable more effective learning. With access to textbooks, pupils can engage better in lessons, while teachers can prepare and deliver concepts clearly using participatory teaching methods. This support enhances learning outcomes, strengthens teaching effectiveness, and contributes to the long-term social and economic development of the community, supporting the national goal of quality education for all children.



## Income Generation

### Single Mother training

FTK supported a total of 6 single mothers with entrepreneurship training, covering financial management, record keeping, budgeting, saving, marketing, customer care, and identifying business opportunities within their communities. These skills aim to help participants avoid common mistakes, increase profits, and establish sustainable businesses. In partnership with CRDB Bank ([www.crdbbank.com](http://www.crdbbank.com)), FTK also assisted them in opening bank accounts to save securely instead of at home. By combining training with start-up support, this initiative seeks to improve household welfare, reduce poverty, and empower women economically and socially, giving their children better opportunities for the future.

### Agriculture trainings

FTK manages to train 70 local farmers in Miwaleni Village, where farming is a source of livelihood, and selects 25 key farmers for a field trip to gain practical knowledge, new skills, and exposure to improve sustainable farming methods provided by RIJK ZWAAN ([www.rijkwanafrica.com/en/home](http://www.rijkwanafrica.com/en/home)). Through agriculture training and field visits, farmers learn about pest and disease control, soil fertility management, proper land preparation, the importance of using improved seeds, marketing targets, and risks. This knowledge will help farmers to easily adopt new methods, increase crop yield, food security, and income generation by reducing losses.



FTK, in partnership with Moshi DC Community Development Officer (CDO) and ELCT and SACCOS ([www.elctndsaccos.org](http://www.elctndsaccos.org)), organized a day of training for farmers, saving groups, and the existing small entrepreneurs about practical business skills such as budgeting, record-keeping which seems to be a challenge for many small entrepreneurs, customer care, saving skills, and basic financial management. we hope these trainings will bring changes to small entrepreneurs with retail shops and tailoring on the issue of saving and record-keeping. For the small saving groups, they were very excited to know that even the saccos were started as a small saving group with a small number of members and a clear goal and vision of growing as a big entity. The historical background of saccos impressed them to invest more in strategic projects instead of distributing all savings and profits to members and starting afresh every year.





### List of abbreviations and their meaning

AJISO – Association for Justice, Inclusion, and Social Organization

CBO – Community-Based Organization

CBPM – Community-Based Project Management

CCBRT – Comprehensive Community-Based Rehabilitation in Tanzania

CHBS / CBHS – Community Home-Based Services

CHW – Community Health Worker

CRDB – Cooperative and Rural Development Bank

DC – District Council

DMO – District Medical Officer

ELCT – Evangelical Lutheran Church in Tanzania

FEMI – Foundation to Earth, Mankind through Inspiration and initiative

FTK – Foundation for Community Transformation in Kilimanjaro

JKCI – Jakaya Kikwete Cardiac Institute

KATC – Kilimanjaro Agricultural Training Centre

KCMC – Kilimanjaro Christian Medical Centre

NGO – Non-Governmental Organization

RMNCAH – Reproductive, Maternal, Newborn, Child and Adolescent Health

SACCOS – Savings and Credit Cooperative Society

TPC – TPC Ltd. Sugar plantation

VICOBA – Village Community Bank

WEO – Ward Executive Officer

