



ANNUAL REPORT 2024

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MESSAGE FROM THE CHAIRMAN DZARINO CBO



Priscilla Tsuma Karisa

Nina furaha tele kupata fursa ya kuona mwisho wa mwaka mwingine wa shirika letu la Dzarino. Shukrani zangu hasa ziende kwa wanachama wa Dzarino kwa ushirikiano mwema waliokuwa nao. Kwa kusema kweli mwaka huu ulikuwa ni mgumu lakini nashukuru Mungu kwa umbali ambao ametutoa. Haikuwa rahisi lakini Mungu ametusaidia.

1. Katika shughuli zetu za shirika, tulikuwa tukiendelea vizuri na elimu ya watoto wa ECD (elimu ya utotoni). Tuliweza kupeleka watoto wetu Mtwapa Primary School. Washikadau ambao ni wanachama na washirika waliweza kuchanga na kununulia watoto sare za shule.
2. Watoto waliweza kutembelewa majumbani kuangalia afya zao na mazingara wanayoishi.
3. Wazazi waliweza kuhamasishwa kuhusu usafi na lishe bora
4. Kikundi cha wazazi kiliweza kupata mafunzo ya kuweza kukeza na kuomba mikopo ili wajikimu kimaisha ambayo hiyo iliwapatia changamoto wazazi wakaweza kujielewa vyema

Kuhusu shirika letu la Dzarino, mradi wetu wa table banking uliendelea vyema. Wanachama waliweza kuomba mikopo ili kupanua biashara zao. Wengi waliweza kulipa karo za shule. Wanachama wengine waliweza kujinasua katika matatizo ya nyumbani. Pia tulipata mafunzo tofauti tofauti ya kutuezesha kuandika mapendekezo (proposal writing) kwa mashirika tofauti tofauti. Tuliweza pia kujua mashirika yanayotoa misaada kwa jumuiya na kwa mashirika. Kwa mfano kuelimisha wanachama katika shirika waweze kuelewa jinsi ya kuendesha shirika lao (mambo ya mitando, nk.). Hivyo basi mafunzo yalituchanua na tukaanza kuchukua hatua za kisawa. Wanachama waliweza kutatua matatizo yao kulingana na mikopo waliokuwa wakiomba kwa mwaka 2023 na 2024. Wanachama waliweza kunufaika na magawanyo waliyoyapata kutoka table banking na merry-go-round. Hatukuepuka na changamoto wakati huu wote, kubwa ambayo ilikuwa ni kudorora kwa uchumi. Tabia ya nchi pia ilitatiza kwa sababu wanachama walijaribu kukuza vyakula lakini hali ya hewa haikuruhusu.

Kwa yote lakini twashukuru Mungu kwa tuliyoypitia kufikia siku hii kuu ya kufunga mwaka wetu.

Asanteni

(I am very happy to have the opportunity to see the end of another year of our Dzarino organization. My special thanks go to the members of Dzarino for the good cooperation they had. To be honest, this year was difficult, but I thank God for having brought us this far. It was not easy but God has helped us.

1. *In our organizational activities, we were progressing well with the education of ECD (early childhood education). We were able to send our children to Mtwapa Primary School. Stakeholders who are members and partners were able to donate and buy school uniforms for the children.*
2. *Children were able to be visited at home to check their health and the environment they live in.*
3. *Parents were able to get trained on hygiene and good nutrition.*
4. *The parents' group was able to get training to be able to invest and apply for loans in order to make a living, which challenged the parents to understand themselves better.*

Regarding our organization, our table banking project progressed well. Members were able to apply for loans to expand their businesses. Many were able to pay school fees. Some members were able to escape from domestic problems. We also received different trainings to help us write proposals to different organizations. We were also able to find out about organizations that provide aid to the community and to organizations. For example, educating members in the organization so that they can understand how to run their organization (networking issues, etc.). The training blossomed for us and we started taking correct steps in our administration. Members were able to solve their problems according to the loans they were applying for in 2023 and 2024. Members were able to benefit from the dividend distribution they got from table banking and merry-go-round. We could not avoid challenges all this time, the biggest of which was the recession. The nature of the country also made it difficult because the members tried to grow food but the weather did not allow it.

*For everything, we thank God for what we have gone through to reach this great day of closing our year
Thank you*

MESSAGE FROM THE CHAIRMAN (PRESIDENT), MANAGEMENT COMMITTEE



Joyce Ngambung'u Musyoka

On behalf of the Management Committee, I wish to express our heartfelt appreciation to all members of Dzarino CBO for their resilience and hard work put in the Organization.

The year 2023-2024 was full of challenges after the pandemic. Nevertheless, Dzarino continued with the little they had. This shows the commitment the Organization has as well as that of the members. I would like to thank all members and our friends in Germany for their never-ending support, efforts and partnership with us.

The journey has been tough but we look forward to better things in the year 2024-2025 and appeal to the Management Committee and all members for more active participation as we navigate to break the barriers ahead of us

Thank you all!



Children sitting for end-term exams in school



Dzarino management welcoming visitors in the office

A BRIEF INTRODUCTION

Dzarino CBO is a community-based organization that works to empower grassroots communities in achieving their socio-economic goals. It was established in the year 2000 by a group of development and community professionals dedicated to empowering grassroots communities.

Dzarino CBO is a membership organization whose activities comprise mainly of training the communities. The members of Dzarino CBO come from various professional backgrounds and are passionate about volunteering their resources to support and develop informal communities. The members have continued to play an active role in supporting the organization and presenting it to the outside world.

Dzarino CBO aims to improve the quality of life for the indigenous (grassroots) community and empowering them to grow and sustain their own development. Its main thrust is to enhance the opportunities for community members to realize their full potential and capabilities and become self-reliant within the communities they live in.



Some of the children in the Elimu-Kwa-Wote program enjoying their Open Day

OUR ACTIVITIES

THE RISE OF ELIMU-KWA-WOTE

DIRECTING OUR THOUGHTS TOWARDS EDUCATING THE COMMUNITY

From its inception Dzarino CBO has worked with underprivileged communities with its main focus to be able to help uplift the living standards of such communities.

With training being the main method of reaching out to the grassroots communities, one main area where Dzarino has focused its attention has been education for the vulnerable. Broadly education can be described as the process where an individual acquires basic knowledge from another. In the process of acquiring such knowledge, an individual develops skills essential to daily living, learns social norms, develops judgment and reasoning, and learns how to discern right from wrong. The ultimate goal of education can therefore be simply put as to help an individual navigate life and contribute to society once they become older.

From the onset, in its experience with working with the underprivileged communities, Dzarino knew that in order to transform a community's focus on life, it would need to start from the bottom (adopt a bottoms-up approach), in this case children, and that is through imparting and bringing out the importance of education to them. With that in mind, Dzarino started running a school for early childhood development in the community where the office was situated. The school ran for close to 20 years. The main purpose of running the school was to encourage members of the community living around the school to send their young children to school instead of having them idle about and loiter around the villages. It had been observed that it is these idle children who would so often grow up to become hooligans and thugs in the communities threatening the security of members of the community where they lived. Going to school at an early age would therefore inculcate in them a sense of responsibility towards learning and help them grow into useful citizens in their communities. The school remained to be the only elementary school in the area for quite some time. After the school was set up, Dzarino would from time to time mobilize its volunteers to go into the villages, from house to house especially where children would be seen, in order to meet the parents and caregivers of these children and convince them of the necessity of sending their children to school. This activity was taken positively by most of those who were seen. In time, it was noted that a number of schools offering elementary and other education, were established in the area. Even though many may have taken this to be a business opportunity, the establishment of such schools was a clear indication that the community required their children to get educated. The demand for education was growing.

In the last few years while the education curriculum was undergoing a major overhaul, the Government (both National and County) undertook to enforce the standardization requirements for schools, requiring all schools to register with the Government and modify their facilities to conform with the standard requirements failure to which registration would be denied and the institutions closed down. Dzarino had started complying with the requirements but later saw that even though all these changes being brought by the Government were being done for the sake and advantage of the learners, it was going to be an expensive process in the wake of limited financial resources. Funds would have to be directed toward other processes and issues instead of directly going to educate the vulnerable children.

At the beginning of year 2023, after consultations and discussion on the same, Dzarino decided to change its strategy of reaching out to the communities by closing down the ECD school and switch over to a program which would continue to foster a culture of learning and empowerment. The program only requires to pay fees and other emoluments for needy children to enrol in a government school in the area offering elementary and other education for children. The initial beneficiaries of this program were those who were affected by the closure of the school. The program, which remains a flagship project of Dzarino, basically caters for fees and other emoluments for the children in a government school that has since been identified by Dzarino. The program also ensures that all the beneficiaries have all the required uniform and books and other items needed at the school. Knowing how important meals are for the children given their background, the school identified was seen to have a robust school feeding program. This helps in encouraging good performance by the children in school. The program also looks to ensure that a proper environment in the households where these children live, is maintained for the purpose of them continuing with their education and performing well in school.

We are currently working with 40 children. The initial target of children to be accommodated in this program is 50 but we look forward to reaching out to 100 children every year. The focus of this program is to educate the children until the end of their primary education.

An important aspect of this program is that it also looks into the overall well-being of the caregivers of these children. The caregivers are brought together to form a group and given extensive training in health and economic empowerment so as to be able to maintain households that are conducive to proper learning by the children when not in school, The caregivers are also helped to establish businesses that will give them a good return to help them run their households and eventually take up the task of continuing educating their children.



Enrolling the children in school



A meeting held of all children in school



Caregivers/Parents meeting at Dzarino



Learning at its initial stages



Elimu-Kwa-Wote children showing their new uniforms received

THE ECONOMIC EMPOWERMENT ACTIVITY

HARNESSING THE COMMUNITY RESOURCES THROUGH TABLE BANKING

The Ndalago Table Banking scheme remains to be the core economic empowerment project for Dzarino CBO. Through this scheme, members pool their savings together and give loans to individual group members at an interest (Savings & Credit). This project is in line with Dzarino's mission of economic empowerment for women and has helped to cushion members against the tough economic times by having readily available and affordable loans that members can re-invest in their businesses as well as taking care of domestic expenses where required. In addition, Ndalago runs a merry-go-round in which every month, three different members receive contributions made by subscribers during the monthly meetings in equal proportions.

During the end-of-year meeting for Ndalago - *Kuvunja Kisanduku* - in March 2024, members received their total savings and dividends (distribution of interest earned) for the year amounting to Ksh 456,900 (savings) and interest (Ksh 113,615 distributed to members according to their savings ratio). Ksh 40,000 out of the total amount collected for expenses during the year was also equally re-distributed to members. The total loans disbursed to members during the year was Ksh 1,255,750. Loan repayment default rate significantly dropped during the Ndalago year ended in February 2024

The Parents Club whose membership is made up of parents of the Elimu-Kwa-Wote program has picked up and is yet to close its year. The new group has been in its formative stages and have been receiving the necessary support and guidance.

An older version of the Parents' Club whose membership comprises of parents of the children who used to attend Tumaini Pre-Primary School is still running and had its closure in December 2023. The number of members in this group is 27. During the year the members in this group managed to save a total of Ksh. 145,250. Interest earned (that was distributed as dividends in the savings ratio) during the year totalled to Ksh. 43,250. The amount collected during the year for expenses which remained unutilized totalled to Ksh. 7,100 and was distributed equally among members.



Ndalago meeting in progress



"Khangas" received during merry go round



Dividend time at Kuvunja Kisanduku event



Kuvunja Kisanduku



Kuvunja Kisanduku



Kuvunja Kisanduku

OTHER ACTIVITIES

1. RESOURCE MOBILIZATION AND PROPOSAL WRITING WORKSHOP

In October 2023, Dzarino welcomed an Advisor from Canada courtesy of the Dzarino-Catalyste+ partnership. The Advisor had come on invitation by Dzarino, to conduct an intensive four-week training workshop on resource mobilization and proposal writing for key Dzarino staff.

Resource mobilization, which refers to all activities involved in securing new and additional resources for the organization, plays a crucial role in the success of any organization. For Dzarino, it was and is about building a community of supporters who believe in our cause. Through resource mobilization Dzarino is able to gain the financial resources needed to carry out its mission whether it's helping those in need or promoting social change. Resource mobilization creates opportunities for engagement allowing donors and donor organizations connect with Dzarino on a deeper level. Dzarino by nature provides services for the good of underprivileged communities. This makes resource mobilization, or simply fundraising, vital to Dzarino's survival and effectiveness. Proposal writing on its part, which is putting up a document outlining everything stakeholders should know about a project, offers a channel to resource mobilization for the organization. The four-week seminar broadly covered proposal writing exercises, setting up meeting with prospective local donors and making pitches. At the end of the workshop, participants had gained insight into the process of proposal writing and submitting the same to donors. The workshop also offered channels of connecting with donors.



A fundraising workshop session in progress facilitated by John Coe, Catalyste+ Advisor from Canada



Visiting a prospective partner whose organization has achieved exponential growth through donor funding

2. VISIT BY HIGH-PROFILE DELEGATION FROM CANADA

Towards the end of the financial year, Dzarino was honoured to get visitors from Global Affairs Canada and Catalyste+. The high-profile delegation had wanted to see how Dzarino had benefited from the Canadian experts that have worked with Dzarino.

Global Affairs Canada is an organization that can broadly be described as one that defines, shapes and advances Canada's interests and values in a complex global environment. The organization manages diplomatic relations, promotes international trade and provides consular assistance at the behest of the Canadian government. In its mandate, it works with the Canadian Ministry of Foreign Affairs, the Canadian Ministry of Export Promotion, International Trade and Economic Development and the Canadian Ministry of International Development and is responsible for advancing Canada's international relations. Global Affairs Canada manages the majority of Canada's international assistance and leads the provision of needs-based humanitarian assistance on behalf of the Canadian Government.

Catalyste+ is a Canadian economic development organization that partners with businesses, governments and community organizations in emerging countries and indigenous communities in Canada with the aim of increasing local capacity and growing economies inclusively and sustainably. They collaborate with businesses, governments and community organizations to strengthen knowledge and accelerate solutions for inclusive economic growth ensuring those they collaborate with have the chance to build better livelihoods, improve their lives and contribute to strong communities.

In the past three years, Dzarino has collaborated with Catalyste+ who have brought in experts from Canada to hold workshops on the development of a strategic plan for Dzarino CBO, development of website for Dzarino to improve visibility and the building and strengthening of Dzarino's capacity in resource mobilization and proposal writing. This has greatly contributed to Dzarino's growth and built its capacity to enable it take up tasks geared towards ensuring its sustainability and achieving its objectives. Presentations were prepared to show what Dzarino achieved from the workshops and where we are with regards to what we had learnt. The visitors were fortunate to have met with some of our groups.



Dzarino management team meeting with Anik Labelle from Global Affairs Canada and James Mailu from Catalyste+



Members and management staff of Dzarino CBO together with some members of Elimu-Kwa-Wote Parents' Club and Dzarino's affiliate member, Embrace group came together at very short notice to welcome a high-powered delegation from Canada to showcase what the Canadian experts who have recently worked with Dzarino have imparted to Dzarino that has contributed to their growth and wellbeing and built their capacity. Presentations were made and discussions held which made the day turn out to be more than what the visitors had planned and expected.

3. DZARINO OPEN DAY

Just before the close of our financial year, Dzarino held an Open Day event. This was an event attended by all the children on the Elimu-Kwa-Wote program together with their caregivers. Interactive sessions were held by the administrators of the program together with the caregivers and concerned children regarding the performance of the children in school. The event was the first of its kind to be held by Dzarino after it was seen that it could be a suitable replacement to the holiday classes that initially used to be held when the program started. It was an event when those in attendance also got to know more about the Elimu-Kwa-Wote program and what it aims to achieve.

The program administrators discussed the school report of each child with the child and caregiver and reached important decisions. Apart from the caregivers and children, Dzarino also invited other guests to witness the progress of the children and events of the day. It was a fun-filled day when a lot of fun activities for both children and adults were conducted much to the amusement of the attendees. There were a number of speakers including the school teacher, the caregivers' representatives, the guests and the Dzarino management fraternity. Meals and refreshments were served to all who attended. Open days coupled with periodic home visits have largely been seen as suitable ways of checking on the progress of the Elimu-Kwa-Wote program.

The first Open Day turned out to be a great success with all that was planned, achieved beyond expectation.



Children sitting attentively waiting for the proceedings to start



The guests of the event and the caregivers keen on the happenings



Its funtime for the children as the program of the day takes off



Children show the guests and their caregivers what they do best



Funtime for the children



Even toddlers registered their participation



School performance discussion



The adults weren't to be left out



Egg and spoon race for the children



School performance assessment session



School performance assessment session



Mealtime proved to be the best part of the day for the children. They enjoyed sitting and eating together and kept asking for more food.



Top school performers were rewarded with memorable goodies All children received their new sets of uniforms



Words of advice and encouragement were given to the caregivers by the teacher, the guests and Dzarino management



A vote of thanks given by a caregiver



A caregiver leads the gathering in a prayer to end the day

VALEDICTION!

Twenty-four years ago, Dzarino CBO began its journey to advocate for the underprivileged communities. It began with an idea spawned and worked on by a few in some rented space. Twenty-four years later that idea has sprouted into a growing community-based organization driven by a diverse membership of volunteering professionals and partners taking on activities and projects that are geared towards achieving objectives that support the underprivileged communities.

We have come a long way especially after just stepping out of the covid-19 era. For some of us, this year has been slow with little activity. Looking back, many never thought that we would achieve what we have. We have faced a lot and have stood strong throughout the trials and tribulations. But here we are. We have done it and have achieved quite a bit in our own terms by God's grace and through sacrifice. We have laughed and cried together and will forever be a family. We have to compel ourselves to remember that hard things in life are never permanent and it is always rewarding to have an optimistic perspective.

Reflecting on the year just ended, Dzarino would therefore like to close with a round of *thank yous*.

- To the founders who incepted the idea of working and building the capacities of underprivileged communities to be able to engage in sustainable development. Dzarino feels entirely indebted to you and knows that it would truly not be here if not for you.
- To the rest of the team (members, partners, friends and volunteers) responsible for working tirelessly and living out the dream of empowering and building up strong communities, you are truly devoted and hardworking and your work will be rewarded. Dzarino would not have been where it is without you and will forever be grateful to you.

May God bless you all.

