



# ANNUAL REPORT

## YEAR ENDED 30 APRIL 2025



### MISSION

*To create experiences that challenge and inspire passion for learning in safe and playful environments*





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# FOREWORD

On behalf of the leadership and members of **Dzarino Community Based Organization (Dzarino CBO)**, it is a great honour to showcase our **2025 Annual Report**. This year has been a journey of resilience, growth, and renewed commitment to our mission of empowering communities in Kilifi County through education, culture, and sustainable development.

The past year has not been without challenges. Many families continue to face economic hardship, and barriers to education and social well-being persist. Yet, in the face of these realities, our community has come together with unwavering determination. Through the **Elimu kwa Wote (Education for All)** initiative, we have supported vulnerable children to remain in school, provided mentorship and awareness to parents and youth, and strengthened the foundation for a brighter future for our children.

This report captures not only the achievements of 2025 but also the stories of hope, partnership, and transformation that inspire our work every day. None of this would have been possible without the tireless efforts of our members, the dedication of our volunteers, and the generosity of our partners, donors, and well-wishers who continue to walk with us.

As we look ahead, Dzarino CBO remains steadfast in its vision: to build a community where no child is left behind, where culture and heritage are preserved, and where every household has the opportunity to thrive. Together, we will continue to plant seeds of change and nurture them into sustainable impact.

We invite you to read this report not only as a record of our accomplishments but also as a call to action—to join us in ensuring that the promise of “Elimu kwa Wote” becomes a reality for every child in Kilifi.

With gratitude and hope



## CHAIRMAN'S MESSAGE

It is with immense pride and gratitude that I present the annual report for Dzarino Community Based Organization for the year 2024-2025. This past year has been a testament to the power of community, collaboration, and our unwavering commitment to our motto: "Listening to the Voices of the People."

Our work, from empowering women with essential skills to ensuring vulnerable children have access to education and healthcare, is a direct result of the trust and partnership we have with the communities we serve. The successes we celebrate in this report are not just our own; they belong to every volunteer, every beneficiary, and every partner who has joined us on this journey. We remain dedicated to fostering a future where communities are not just recipients of development, but are the proud owners of their own progress.

As we look ahead, we are energized by the opportunities that await and remain resolute in our mission to create a lasting, positive impact. With your continued partnership, we look forward to achieving even greater milestones in the year ahead and building a legacy of self-reliant and thriving communities. Thank you for making our work possible.

**ELVINA MUTUA, CHAIRMAN**



# A BRIEF ABOUT DZARINO

## OUR IDENTITY

Dzarino Community Based Organization (Dzarino CBO) is a women led community based organization located in the Mtwapa area of Kilifi County, Kenya. With over 20 years of experience, the organization focuses on empowering underprivileged members of rural communities, particularly women and youth, through various training and socio-economic development initiatives. Dzarino operates under a structured governance model that ensures accountability. It is a membership organization and its operations are overseen by a dedicated team of volunteers with skills in community development, enterprise development, financial management, healthcare and law.

Dzarino's work is centred around a community-driven approach. It collaborates with communities to identify challenges, develop solutions and create action plans. Dzarino's core programs include:

1. **Training and Capacity Building.** Dzarino CBO empowers local leaders and groups through training in areas such as leadership, group management, savings and credit management, project identification and business and financial management. Dzarino also offers continuous monitoring and technical support to ensure the successful implementation of learned skills.
2. **Socio-economic empowerment.** Dzarino works with local women and groups to create products and establish micro-businesses that provide a sustainable and improve living standards.
3. **Early Childhood Development.** Dzarino helps in mobilizing school-going children in the communities and encourages the caregivers to send them to school to acquire a quality education.



4. **Healthcare Initiatives.** In collaboration with other organizations, Dzarino CBO organizes medical camps to provide primary healthcare services to remote communities. An example is the recent collaboration with the Neema Foundation to conduct a drug donation and distribution event in Ganze Sub-county.
5. **Education Support.** Through its Elimu kwa Wote (Education for all) project, Dzarino CBO works with donors to sponsor the education of vulnerable children by providing school fees, uniforms and stationery. The project also has a Head Start program to empower the families of these pupils.

- **Vision:** To see communities own their development and be proud of it.
- **Mission:** To empower the community, in particular women and youth, in improving their socio-economic status by training and coaching them so as to achieve sustainable economic and social independence.
- **Motto:** Listening to the Voices of the People.



MARKING THE END OF THE YEAR CEREMONY FOR TUMAINI YOUNG MOTHER'S GROUP, AN AFFILIATE OF DZARINO CBO

## HIGHLIGHTS OF THE YEAR

The 2024-2025 financial year was marked by significant progress across all our key programmatic areas. Our strategic focus on holistic community empowerment yielded tangible results, demonstrating the effectiveness of our training-led and community-centric approach. We expanded our reach, strengthened existing projects, and forged new partnerships that will sustain our work for years to come. The economic empowerment annual results for two of the main groups were as follows:

### NDALAGO GROUP

● Number of members	-	47
● Total savings during the year	-	ksh. 483,300
● Total dharura collected during the year	-	ksh. 47,300
● Total loans disbursed during the year	-	ksh. 1,374,470
● Total interest earned during the year	-	ksh. 123,450
● Total amount shared out less expenses	-	ksh. 610,810

### TUMAINI YOUNG MOTHERS' GROUP

● Number of members	-	30
● Total savings during the year	-	ksh. 217,400
● Total dharura collected during the year	-	ksh. 27,500
● Total interest earned during the year	-	ksh. 57,865
● Total loans remaining unpaid at end of year	-	ksh. 21,800



# PROGRAMS AND IMPACT

## ECONOMIC EMPOWERMENT AND LIVELIHOODS

This program is at the heart of our mission to create sustainable independence. We worked closely with women's and youth groups to build their capacity for entrepreneurship and financial management.

### Achievements:

- **Training:** Conducted comprehensive training workshops that benefitted women and youth leaders in our groups on business management, marketing, and financial literacy.
- **Group Savings and Loans:** Expanded the table banking activity of our groups to include funds that added to the loan facilities for members while earning interest for the respective funds. This benefitted over 47 members as funds were made readily available to members requiring loans.
- **Wide Reach out:** The savings activity (and merry-go-round) continued to get introduced to new affiliate groups thus preparing them for the table banking activity where members would be able to obtain loans from the group savings.



A TABLE BANKING SESSION IN PROGRESS. THE SESSION NORMALLY TAKES IN EXCESS OF TWO HOURS

## EDUCATION AND CHILD DEVELOPMENT

Through our flagship "Elimu kwa Wote" (Education for All) project, we continued our commitment to providing quality education for the most vulnerable children in our communities.

The Elimu kwa Wote initiative was launched by Dzarino CBO to promote access to education, retention and completion of education for children in the community with greater focus on vulnerable and orphan children.

Kilifi County faces significant educational challenges including massive idleness among school age children, high school dropout rates, low secondary transition and gender disparities in education. Many children stay out of school due to poverty, lack of school supplies, early marriages, teenage pregnancies and child labour. Apart from this, statistics show that over 30% of children in Kilifi County do not complete primary school. At the same time limited parental awareness reduces the value placed on formal education. The main goal of the Elimu kwa Wote initiative is to ensure equitable access to quality education for all children in Kilifi County regardless of socio-economic background. The program aims to support vulnerable children with school fees, uniforms and learning materials. It also looks to providing menstrual hygiene kits to school age girls in the communities to reduce absenteeism. One key activity of the project is to distribute, school uniforms and stationery and monitor/track school attendance among supported children. Through this initiative, Dzarino CBO expects to increase school enrolment and retention rates, improve community perception of education and contribute to the Kenya Vision 2030 and SDG 4 (Quality Education).



## Achievements:

- **Student Sponsorship:** Sponsored the full school fees, uniforms, and stationery for 40 vulnerable pupils in pre-primary and primary school.
- **Early Childhood Center:** Successfully enrolled 40 children in the early child development (ECD) and primary school, providing a safe and nurturing environment for their foundational education.
- **Academic Day:** Hosted a fun academic day dubbed “Open Day” that brought together students, parents, and community members to celebrate academic achievements and promote the value of education.



DZARINO AIMS TO CREATE STRONGER PARTNERSHIPS THAT SUPPORT EDUCATION IN KILIFI COUNTY

## HEALTH AND WELLNESS

We believe that healthy communities are empowered communities. Our health initiatives focused on making essential healthcare services accessible to remote and underserved areas.

### Achievements:

- **Medical Camps:** Organized and conducted two medical outreaches in partnership with the Neema Foundation, providing free consultations and medicine to over 500 individuals, including a specific focus on children's health in Ganze Subcounty.
- **Community Health Education:** Ran sensitization campaigns on hygiene, sanitation, and disease prevention for 200 community members.



DZARINO'S RECENT DRUG DONATION AND DISTRIBUTION EVENT IN GANZE SUBCOUNTY IN COLLABORATION WITH NEEMA FOUNDATION

# FINANCIAL SUMMARY

## Statement of Comprehensive Income

<b>Total Income</b>	2,225,740.00
<b>Total Expenses</b>	2,081,000.00

## Financial Plan 2024

<b>APPROVED FINANCIAL PLAN 2024</b>	
<b>Total Capital Expenditure</b>	1,500,000.00
<b>Total Operation / Administration Cost</b>	2,048,000.00
<b>Total Staff Cost</b>	<u>600,000.00</u>
<b>GRAND TOTAL</b>	4,148,000.00



# LOOKING FORWARD

## Our Goals for 2025-2026

Building on the successes of this past year, Dzarino CBO aims to achieve the following in the next financial year:

**Project Expansion:** Scale the "Elimu kwa Wote" project to sponsor an additional 50 pupils and organize quarterly, rather than biannual, medical camps.

**Increased Training:** Launch a dedicated mentorship program for youth leaders focused on technology and sustainable agriculture.

**Strengthened Partnerships:** Actively seek new corporate and NGO partners to co-fund and collaborate on new community projects.

**Strengthen Volunteer Capacity:** Launch a new training and mentorship program to equip our core volunteers with enhanced skills in project management and reporting, ensuring greater efficiency and impact across all programs.

**Organizational Sustainability and Resource Mobilization:** Diversify and strengthen our funding base by exploring new grant opportunities and developing a long-term resource mobilization strategy to ensure the continued growth and financial health of the organization.

**Environmental Sustainability Initiative:** Launch a new program focused on local environmental conservation and climate action, including community clean-up drives, tree planting campaigns, and workshops on sustainable waste management practices.





# ACKNOWLEDGEMENT

We extend our sincere appreciation to all our members and partners, including the Freundeskreis Dzarino e.V. (Dzarino Association of friends) in Weingarten Germany who deserve special mention for their never ending support and assistance, Catalyste+ in Canada and the Neema Foundation who we collaborated with during our medical outreaches and of course every individual who has volunteered their time, skills, and resources. We also extend a warm hand to the caregivers of the children in the Elimu kwa Wote Program who can be seen to be doing their best to ensure change gets to them and the society around in spite of all the challenges around. Your dedication is the backbone of our organization. Finally, and most importantly, we thank the communities of Kilifi County for their trust, resilience, and inspiration. It is an honor to serve you.

