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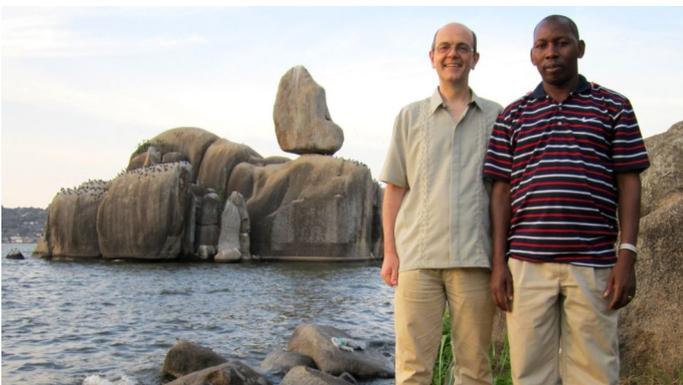
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Final Newsletter – August 2021

As we already announced, Wabia Network has closed, but in this, our final newsletter, we take a look back at the Wabia Story. We extend our thanks to all our partners in Tanzania, and to our donors in many places, for making it possible.

The Early Years: before 2010

Our first projects in Tanzania were in and around the city of Mwanza, on the southern shore of Lake Victoria. At the time, we had no intention of starting a charity; we were only looking for something worthwhile to do with our own money. Through the Catholic charity Caritas, and other church contacts, we were able to support some small projects.



Steve with the then head of Caritas at the Bismarck Rock, the icon of Mwanza on Lake Victoria.

The adventure really began in 2007 when we had an opportunity to attend a conference in Uganda with the UK charity [Afrinspire](#). Their activity was mainly in Uganda, but they had a Tanzanian delegate attending the conference. We travelled home with him, first overland to Bukoba, and then on the overnight ferry **MV Victoria** across the lake to Mwanza. Our first visit to Tanzania!

In 2008 we helped to set up a microcredit scheme at an NGO in Mwanza called BCDSA. We didn't really know what we were doing, but we took advice and were able to help our partner.



Dealing with office work when there is no electricity in Mwanza.

One of the main activities of BCDSA was managing an orphanage for some 25 children. We knew even less about running an orphanage than about microcredit, and we felt this was not our calling. However, we were able to provide financial support to help BCDSA move the children to a new purpose-built home in a new location.

Wabia Network is Born: 2010-2013

By 2010, we had supported several projects, and visited Tanzania twice. When we spoke to people back home about our activities, some would give us cash donations. We realised there was a need for some formal structure. So, we created a **Verein** (a Swiss non-profit association) since we were living in Switzerland at the time. The name of the **Verein** was Wabia Network. "Wabia" means "partners" in Swahili.

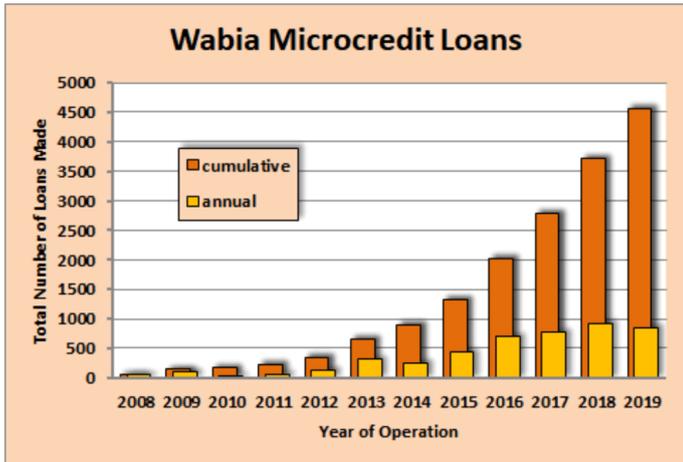
In 2012, we moved back to live in the UK, having lived abroad for most of the past 28 years. Judy was diagnosed with syringomyelia, a spinal condition requiring specialist attention, although it did not have much impact on our activities at first. In the UK, we registered Wabia Network with the Charity Commission and started visiting Tanzania more frequently. Our heartfelt thanks go to our fellow trustees, who helped us set up the charity, and advised and encouraged us over the years.

Wabia Network Flourishes: 2014-2020

Microcredit

We gradually recruited more partners, in new areas, who were able to take on the challenge of operating

microcredit according to the Wabia model. By the end of 2019 – the last year for which we have complete data – Wabia partners had made over 4,500 loans, mainly to support women in small business ventures.



One of our most successful microcredit partners was KASODEFO, based in the town of Maswa. The organization was led by Ezekiel Kassanga, who helped to develop the Wabia microcredit model, and went on to train new partners who wanted to start microcredit schemes. [Steve created a video in collaboration with KASODEFO.](#) It was through Ezekiel that we were introduced to the UK charity TDT ([Tanzania Development Trust](#)).



Microcredit clients engage in a variety of small business activities.

Women are the main beneficiaries of Wabia microcredit because the situation of females in Tanzania is poor, the fourth worst in the world. When women get an opportunity to start a small business, their income helps to put food on their children’s plates and enables them to go to school.

Over half of all births in Tanzania are to teenagers and the young mothers are barred by law from returning to mainstream education. Ezekiel’s latest project is building [Tumaini Open School](#) in a part of the country with high dropout rates of teenage girls.

Water and Sanitation

Safe drinking water and hygienic waste disposal are everyday essentials that we take for granted. Our long-term partner, Upendo Care and Counselling, was approached to provide toilets and rainwater collection tanks in village locations. We might not value a squat toilet cubicle shared by more than 30 people, but for these people it is heaven. The toilet or "choo" is so highly valued that the key is closely guarded. [Steve enjoyed making another video.](#)



One of the WASH blocks from our first water and sanitation project.

Schools approached ACT NGONO to build new toilet facilities, and we were able to offer financial support. In one case, flash floods destroyed the primitive facilities used by 1,000 pupils and staff. Villagers and parents were very supportive. We received a super letter of thanks from one of the head teachers.

Agriculture

Hunger is still lurking. Stone-age farming methods of “slash and burn” destroy natural resources and give the farmers terribly low yields. Benedicto Hosea from the remote rural village of Zeze, was fortunate to get a university education. He returned home, determined to improve life for his people, and founded [Mboni ya Vijana Group](#). With a small number of supporters at first, and help from TDT and Wabia Network, they started by setting up microcredit for the women and manual well drilling for the men. Improved farming methods produced such wonderful harvests that they won over the entire village.

Other partners promote tree planting to counter illegal tree felling and provide fruit.



Moving On

Even without the pandemic, we would probably not have been able to visit Tanzania in recent years because Judy's health is an increasing challenge. Her balance is poor and it would be tricky navigating some of the rough terrain we would expect to find. But health is only part of the reason why we have closed Wabia Network. A major consideration is the success Tanzania is having, now rated a middle-income country and wanting more wealthy sponsors for more ambitious projects. So it is time for us to bow out on a "high".

We are still in contact with many partners, some of whom are more like friends. We still help people in Tanzania with advice and by personally supporting our chosen charities. Thank you everyone who followed our progress over the years, whether praying or paying. Together we have helped thousands of families to a better life and had some amazing experiences on the way.

Thank you for your interest and support.

Steve and Judy Martin