DETERMINED TO DEVELOP NUMBER OF THE DEVELOP

2016 (MALAWI) AFRIC



WELCOME TO THE WARM HEART OF AFRICA



My first experience with D2D was four years ago with my family at the local nursery school in Sangilo Village, Malawi. The toddlers were gathered in a worn out building with an open roof. There were no desks, no blackboards and no teaching materials on the walls, only incredible volunteer teachers performing admirably.

That morning we helped the local village women serve the one hot meal of the day. D2D provided the sugar for that porridge. I was taken aback by the simplistic environment, but more affected by everyone's warmth, their energy and their excitement. I was hooked.

My wife was hooked. My kids were hooked. Fast forward to today. Over two million meals have been served. That nursery has been replaced with a proper two-room school block – complete with desks, teaching materials, blackboards and local teachers reporting to local villagers. It's one of three, soon to be four, nursery schools built. Hundreds of students have hope and opportunity now that their schools fees are no longer a burden. Hundreds of women and girls see a path to a better way of life – of personal fulfillment. Thousands of trees have been planted. Existing schools have new buildings and electricity for the first time ever. The local hospital and village has clean water pumped to them every day.

D2D has grown and is growing still. Thanks to our incredible donors, our talented volunteers, local Malawian staff, untiring board members and a visionary founder and executive director. Thank you everyone for all you do. If you haven't already, please join us. What a long way we have come, and what a wonderful journey lies ahead of us.

Roy Burgoon Board Chair Determined to Develop

"Over the past few years, our donors, both large and small, and our staff, both Malawian and volunteer expatriate, have been performing a bit of an experiment. What are today's solutions for the development challenges of tomorrow? How do we make an impact with the least amount of resources that benefits the most? How do we scale ideas so that instead of talking about assisting 2,000 women, we can talk about impacts for 200,000 and then 2 million? "

We've already seen others who are interested in replicating our success stories. From our goat loan programs, to our small scale businesses for women, to our girl's empowerment curriculum and our nursery school toolkit, all of our ideas have a potential for scale.

And we will see 2016 as the year where we also made the commitment to transform the way we implement education in the developing world. This is our exciting story of the moment as we launch Malawi's first charter school with an impact purposely for the rural kids who don't have a chance of accessing education, which should be the true equalizer in any society.

Things are exciting. And I'm continually thankful for our Board and their input, our staff, and most especially our donors who invest in development. Your ROI will never come back to your pocket, but its return is paid forward at a rate that is one of the strongest in this business. Thank you for all you do.

Matt Maroon Executive Director Determined to Develop OUR MISSION to empower the people of Malawi to implement sustainable, community-driven solutions that promote human advancement

OUR CORNERSTONES

- education & youth support
- health & nutrition
- women's empowerment
- environment

"My name is Jean Nyasulu, I am 34 years old. I am a married woman and a mother of three children. I joined Temwa mother group in the year 2012. By then the group was not very active due to lack of funds but instead the women were just helping with the feeding program at a local primary school. When I joined the group, I already had some sewing experience from somewhere else it was just unfortunate to find the group not active. After saving for a year, I was elected for the position of vice secretary which I am still serving up to now."

My first two years in the group was spent sewing reusable menstrual pads to distribute to girls at a nearby elementary school. In 2015 D2D identified our group and supported us with a sewing machine and other sewing materials. D2D also provided our group with a business training from book keeping to training on profit and loss, which I have benefited a lot from. We are privileged because we sell our products to visitors who come to Maji Zuwa lodge which is not very far from us, which means we don't have to spend money travelling long distance to sell our products. Some of the Items we make are hand bags, purses, laptop bags and bottle bags just to mention a few. During the first week of sales we made about \$70 which boosted us to buy more materials and made more products to sell.

My household has gained a lot from this program because I was just a house wife who waited for my husband to bring food on the table, but now I am able to provide for my family. My children do not lack basic needs and my husband is so proud of me that I am giving him a hand in providing for the family. My plans in the next five years are to build a house with an iron sheet roof and to make sure my children get a quality education.





DETERMINED TO DEVELOP'S SUPPORT FOR WOMEN'S BUSINESS GROUPS

Determined to Develop supports local women by helping these groups grow financial resilience. By supporting women's groups we will benefit entire communities, as women are more likely to spend their profits to benefit their families. Sadly, women in Malawi have very few opportunities available to them. D2D is working to change this by working with women's groups on programs that empower beneficiaries, encourage economic growth, and inspire the next generation of girls.

IGA – Income Generating Activities (Small businesses started by women's groups) CDI – Community Development Initiative (Charity projects run by the women supporting their communities)



D2D CORNERSTONE EDUCATION & YOUTH SUPPORT

THE NEED

80% of Malawians are small scale farmers. Because of this, it is often the case that families cannot afford to send their children to school due to a lack of finances. The education system in Malawi has some shortfalls from pre-school all the way up to tertiary education. Although Malawian government recognise the need for pre-school education, they fail to provide financial support, resulting in schools being run on a voluntary basis with little resources, training or infrastructure. Primary schooling requires students to provide their own uniforms and school materials- needs which many families can't meet. Secondary school fees mean a very small percentage of Malawians complete high school.

Lack of administrative support, funding and gender issues are just some of the challenges Malawian students of all ages face. With so many hurdles along the way, only a select few will make it through tertiary education.

- Only 1 in 20 women and 1 in 10 men in our area complete high school. 25% of women cannot read or write
- 2/3 of the population are under 25, and 40% of female teenagers have already begun childbearing
- More than half of Malawis estimated one million orphans, have lost one or both of their parents to HIV and AIDS
- Only 31% of children in Malawi complete primary school

OUR IMPACT in 2016

- D2D sponsored 553 high school students, of which 34% are girls
- 20% of students sponsored by D2D attend quality boarding schools
- D2D sponsored 2 new students at the tertiary level. D2D now currently sponsor a total of 10 high performance college students, in sectors such as Social Sciences, Environmental and Education. Many students have been inspired to work in the development or education sectors through their work and experiences with D2D.
- D2D has expanded its reach by adding an additional girls empowerment group. Three groups now run for over 200 primary and secondary school girls from ages 12 and up. A non-formal education curriculum in line with addressing the challenges female youth in our area face has been formulated to cover the 6 years that girls can attend the empowerment classes.
- D2D has funded the construction of one new nursery school, along with a teacher training manual
- D2D supports 4 local nursery schools and 2 local primary schools with over 370 children attending each day, through infrastructure, teaching support and administration assistance. D2D currently has 52 of the most marginalized youth that live on Maji Zuwa's campus permanently.
- D2D continues to support a growing Deaf Club, where people can come to learn sign language, interact with and communicate with deaf adults and children.
- Since inception, D2D has sponsored 818 secondary school students, 38% of which are girls.
- Over 1,500 students in D2D supported primary schools Over 350 students in D2D supported nurseries

D2D CORNERSTONE HEALTH & NUTRITION

THE NEED

Hunger is a very real problem for many children in Malawi. There is a high prevalence of under-nutrition and micronutrient deficiencies and the stunting rate for children under 5 in Malawi is 42% (World Food Program), a figure that has not improved for many years. Primary schools have high dropout rates. For those who do attend school, many go on empty stomachs. This not only affects a child's health, but also their concentration levels and performance in class, and contributes to the number of children dropping out of school.

OUR IMPACT in 2016

- D2D provides a nutritious meal of fortified maize porridge, which includes vitamins and minerals essential for growth in children. In 2016, 492,500 meals were served to school children in 4 schools supported by D2D
- Over 1,500 primary school children and 350 nursery school children are fed each day
- D2D residential sponsored youth and teens from the village are fed a meal each day, consisting of nutrient rich soya, meats, vegetables and fish.
- Total meals served in 2016 = 492,500
- Total number of meals since our inception = 2,332,500

SINCE OUR INCEPTION

- D2D has established 3 sanitary kitchens for feeding programs and compost toilets at schools.
- D2D installed a hospital water system that serves as the primary health center for the catchment area of 30,000 people; previously women giving birth had to beg a friend to carry water more than a mile to wash up post birth.
- D2D donated more than \$120,000 worth of medical supplies from charities in the USA to government and mission hospitals in 2013.
- D2D pays medical bills for villagers & children

D2D CORNERSTONE WOMEN'S EMPOWERMENT

Sadly, women in Malawi have very few opportunities available to them. It's for this reason that Determined to Develop's women's empowerment cornerstone aims to help local women by helping them grow financial resilience and social empowerment.

THE NEED

- Malawi is ranked 174 out of 187 countries on the Human Development Index, only ahead of war-ravished places, which often impacts the women the most.
- There is a gender gap in education attendance.
- Women mainly grow crops for the family's own consumption, while men grow cash crops.
- 50% of girls in Malawi are married before their 18th birthday -Women seem to have limited access to, and control over, production factors such as land, agricultural inputs, and technology.
- Approximately 30% of women in Malawi are illiterate -Women have the responsibility for housework, childcare and are also contributors to income and food, a huge burden for women headed households.
- Women in our area have an average of 6 children in their lifetime.
- Women typically have less access to resources, have less influence on decision-making and have less bargaining power.

OUR IMPACT in 2016

- D2D introduced a new goat group for 29 HIV positive women some of the most marginalized in the community. Two goats are donated to each woman, who then rears the kids which she may sell for meat and use for milk.
- D2Ds revolving goat loan program has increased from 100 beneficiaries to 140, a number that continues to grow as each cycle of goats is passed on to new members. Most members of the group are widows or the head of their household.
- 23 women have graduated from a two year adult literacy program and are now proficient in reading and writing in their local language, Chitumbuka, and the national language of Malawi Chichewa.
- D2D provided 13 training sessions to four women's groups who partake in Income Generating Activites (IGAs), in areas such as business skills, specific product manufacturing and book keeping.
- As part of the long term plan for the women's empowerment, D2D has secured funding to begin constructing a women's empowerment centre in the local trading centre essential for boosting the economic prospects of the businesses run by women's groups.
- D2D has donated over \$7000 in equipment, training events and support for 4 IGAs, including construction of a bakery, provisions for rearing chickens, sewing machines and the construction of a vegetable garden.



THE NEED

Determined to Develop's Environment Program focuses on reforestation, as the high rate of cutting down trees is a pressing environmental issue in Sangilo village. Villagers cut down trees in the local area to use as firewood, building structures to house their livestock, and constructing fishing boats.

Deforestation is a major environmental issue globally, with both economic and social consequences. High rates of deforestation can lead to high rates of soil erosion, making the land increasingly difficult to farm and potentially reducing crop yields. Soil erosion in the Sangilo area is a very real problem, with exposed bedrock visible in many areas. This is a trend which must be halted as over 90% of the population relies on subsistence agriculture. 90% of households use a form of wood for cooking, adding to the challenges.

OUR IMPACT

- Since 2009, D2D has distributed over 18,000 various species of trees, to be planted in the local communities and family homes, many of them fruit trees.
- In 2016, D2D planted 2,985 seeds of different species, including acacia, mangoes, cashew nut and local trees which are beneficial for fixing nitrogen: mtangaganga and msangusangu.
- Sangilo Primary school will receive a presentation, as part of our environmental civic education initiative, to inform students about the importance of forestation and the impacts of deforestation. This gives them an active role in making positive changes in their community.
- In early 2017, during the rainy season, the seedlings planted during dry season will be distributed to students and the community ready for them to be transferred to the ground and taken care of in their homes and villages.

OURNEXT ENDEAVOR: WASAMBO HIGH SCHOOL



Determined to Develop is ambitious in its aim to develop scalable solutions to the biggest challenges in the developing world. In 2016, D2D and the University of Dayton signed a Memorandum of Understanding (MOU) to work together on D2D's new signature project, a world-class high school, benefitting all levels of Malawian society, with a special emphasis on rural children trapped in poverty.

Education is the equalizer in any society, but increasingly in Malawi, rural kids are being left out of the best schools due to opportunity or lack of money for tuition. Meanwhile, local high schools, where the majority of the rural poor attend, have fewer resources and are less well staffed.

The result is a two tiered system that will eventually create a stratified society of the educated and those who couldn't afford the system.





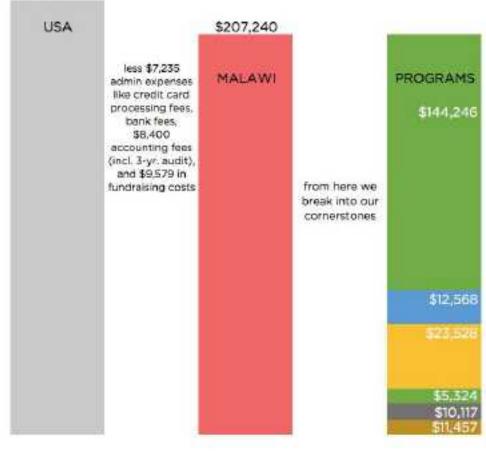
Grab your backpack and sharpen your pencils. With your support, we are taking a large leap in our projects in education by opening our very own Secondary School. Wasambo High School, aptly named for our traditional leader and the area in which we work, will open its doors to the very first class of students in September. This school has been a few years in the making and we are very excited that our small "what if" conversations of building a school have grown and developed from infancy stages to a larger than life opportunity to serve the youth in Malawi.

Malawi faces two issues when it comes to secondary school: capacity and quality. Our project addresses both of those as we offer an opportunity for more students to attend a school while receiving a top tier education. Founded on the idea that all students deserve a chance at an education, our enrollment will be open for students all over the country with several spots and scholarships dedicated to those within our local community.

If you can't tell, we are brimming with excitement about this new project and can't wait to share our progress moving forward. Keep an eye out for updates on our website and social media pages.

HOW DID D2D USE YOUR DONAT<mark>IO</mark>NS IN 2016?

\$232,454



EDUCATION

\$55,570 - School Fees & Related \$38,015 - Upkeep & Support \$40,879 - Feeding Program \$9,782 - Nursery Schools

WOMEN'S EMPOWERMENT

\$1,724 - Girls Empowerment Programming \$7,945 - Women's IGA \$2,899 - Goat Loan Program HEALTH \$15,131 - Nutrition Programs \$5,545 - Medical Bills/Community Assist \$2,852 - Water System & Other ENVIRONMENT \$5,324 - Reforestation/Garden/Animal

ONE TIME - \$10,117 Volunteer House OTHER - \$11,457 Malawi Prog Staff D2D's financial information and procedures are audited every year and the results are posted on our website. The numbers in this report are in the process of being audited as of this writing.

2016 Revenue	\$ 216,848
Individual Donations	\$ 173,560
Other Grants	\$ 28,000
Corporate Contributions	\$ 8,108
In-Kind Donations	\$ 7,080
Interest Income	\$ 100

D2D also received initial funding for our signature project,

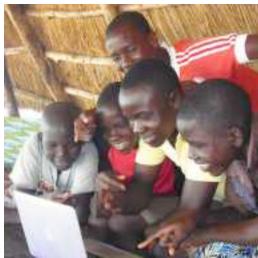
The Wasambo Academy

Wasambo Academy	
Restricted Grant Received in 2016	\$ 215,000
Restricted Grant Spent in 2016	\$ (121,996)



(12) ANNUAL REPORT







STORIES (IN THEIR OWN WORDS)



LIKOMA ISLAND TRIP

By Mack

The first day of our holiday has finally arrived and we had been waiting in excitement for this day to come! First we woke up at 4:00am and we boarded a ship that took us to the first island called Chizumulu. The ship was called the Chilembwe (named after one of our freedom fighters who helped get independence). The Ship was big and blue and was already taking passengers when we arrived.

We reached Chizumulu and we camped at Wakwenda lodge, the only lodge on the island. Nick the owner was really friendly with us he gave us a place where we could make our meals and made lots of jokes. The first morning, we were exploring the island, it was amazing to see people catching catfish up to a meter long. For lunch Maroon bought us 10 huge Catfish, 5 of them we boiled with tomatoes and the other 5 we barbequed, we really enjoyed the fish. While we were moving around the Island, the local football team asked us to play with them. After two nights, we prepared to leave for the biggest island in Lake Malawi, Likoma. We hired a small but safe open boat to get us there, the journey took 2 hours. It had to take two trips as there were so many of us, It was scary but we made it.

We arrived at Likoma and set up camp at Ulisa bay Lodge. We ate lunch we started off for exploring (very exciting). We visited the island's high school, trading centre and then one of the biggest churches in Malawi (an Anglican church) this was so great because we got to see inside it and one of the church elders gave us a tour. We also visited the airport and the military base. We were also able to see the Mozambiquan shores, so interesting. The day of going back came and we were expecting Chilembwe to take us back but unfortunately we heard it had hit the rock and cannot make it. We waited until Mozambiquan ship called Chambo, which means fish, came to take us back to Nkhata Bay.

The trip was the best because almost no Malawians have visited their own islands, so we felt lucky. We came back happy and grateful.





RABBIT KEEPING By Wongani & Waliko (Twins)

We would like to explain about how we keep our rabbits. We started with 5 rabbits, now they have multiplied and we have more than 40 rabbits with new rabbits coming every week.

First of all, we will talk of feed: We feed the rabbits three times a day and we feed them maize bran, cabbages or any vegetables and other natural plants locally called Mabatata. All these are very nutritious for the rabbits as they improve their body structure and their rate of multiplication.

We also always make sure their house is clean to avoid any infections. We remove cobwebs each and every morning. We also sweep and remove all food left overs plus we give them clean and fresh water thrice a day.

We have also learnt how to treat the rabbits when they have diseases and parasites. We were taught by Farlington, who is also one of the D2D sponsored youth and he was trained by the veterinary officer. We have all medicines for rabbits. We just read the instructions to know the dosage and do the right vaccination. It's very rarely for our rabbits to be attacked by these parasites and other infections because we take care of them so well.

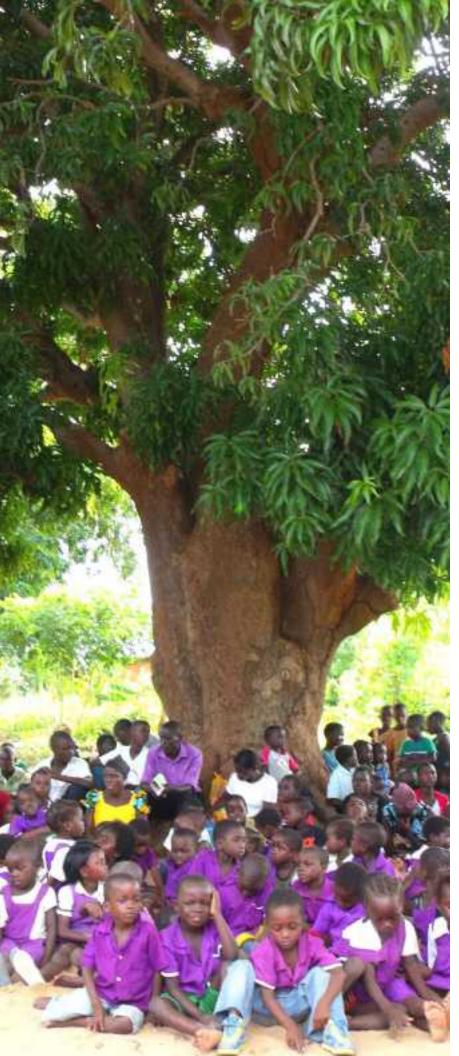
MARIA STORY CLUB By Maria Mtawali

My name is Maria. I was lucky to be among students who got selected for sponsorship from D2D in 2015 when I got selected to start high school. My school, Kaseye Girls, is one of the best secondary schools in Malawi and it was such a privilege that I got sponsorship from D2D because my parents could not afford to pay for my education.

Like any other sponsored girl at D2D, I am a member of the senior girls club which takes place at Maji Zuwa every Saturday. I feel so thankful to be part of girls club because I get a chance to associate with the other sponsored girls from different schools and we do share many experiences. I have personally benefitted a lot from the activities and topics which have taught at girls club. Topics like Self-Esteem, Building Confidence and Leadership, just to mention a few, have helped me develop my self-confidence and offers me the opportunity to express myself in day to day life.

Through some of the events held at girls club I have met some very educated women which have become my role models. For example in July we had visitors from America, among them was a female Professor by the name professor Sabrina. As much as I thought women can be highly educated, I never knew that female professors do exist somewhere else and this have given me a reason to work extra hard because I would also want to become a professor one day. The best part is knowing that D2D is there to support me with all my dreams every step of the way until I reach out to my goal.





Determined to Develop would not be able to work with our local community without the support of people like you.

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reg number 1855096 (ohio) IRS EIN / Tax ID: 26-4678003 Determined to Develop is a 501(c)3 tax exempt organization.

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To learn more about D2D and to support our mission to empower the people of Malawi please visit:

WWW.DETERMINEDTODEVELOP.ORG



