



## Evaluation 2012/2013

This update is to share with you some of our successes, but also some failures.

Dare To Dream has been active now in Kenya for almost 1,5 years. During this time we have began to start the program and have seen great success. I will go back to the beginning and go through some of the highlights of this year and a half and give you a report on how I think the program is doing based upon evaluations we got from SEEK leadership and Loan recipients.

In May, 2012 I first arrived in Mbita after walking through the rain and a 5km long mud road. An area that I've never been before and had no idea if there was any danger, I didn't know the person that were picking me up, not knowing that that was going to be the person who I was going to work with closely and become one of the people I got to respect a lot. My goal was to learn the first few months and then register as my own NGO\*. After the first 3 months I was getting a good feeling of life here in Kenya, but also started to recognize that I had to make a lot of changes in my plan.

After 3 months I was brought in contact with the Ministry of Trade and had a meeting with them. I told them that we wanted to start organizing business trainings for small business owners in Mbita district. I was told that the Ministry of Trade was holding these kind of trainings facilitated by trained people partially funded by the government. This was the beginning of the business trainings. In October 2012 we organized the first training and it was a great success and saw the need for more.

The first 6 months were 6 months of exploring, adjusting and getting to know the culture (a bit). During this time we saw the need of training, follow up and building the relationship.

January I came back from a short brake to continue what was started in October 2012. We did our follow ups and were able to give out our first loan to Mr. Obago with the great support of transport company Bakker & Schilder, from Holland. In this year and a half we have been able to host 3 business trainings and give out 3 micro loans.

At first I was disappointed in the amount of loans given out. I was hoping for more funding, and more loans given out. I thought that that was where the success was in, but it's not. I learned that this was perfect for Dare To Dream and me. We have been able to see a great change because of the 3 business trainings. People are changing the way they do business simply by applying what they learned at the training.

Take Marianne, she learned to cut her expenses when she goes to make purchases for her business. That way she was increasing her profit.

\* Non Governmental Organization (Non-Profit)



Mr. Obago, he learned from his bookkeeping that in the time he is waiting for his mango harvest, and has no income, that he can make money by selling seedlings. And Hellen has learned to network and plan for her farm.

These are just 3 out of the 60 people trained. Now if I look at the loans, I look at the numbers that 3 out of 60 people have received a loan. It is a very small number (5%). But when we look at the impact of these three people in their family and community it is a lot larger. In total these 3 people are now providing for approximately 38 family members, not even talking about friends and other people from their community profiting from their business expansion.

A friend of mine asked me before I came to Kenya; 'Bob, what if it doesn't work?' My response then was; 'Well, even if we can change the life of one child, one person. I have succeeded.'

So looking at the numbers both you and I have to keep that in mind, that we have changed already more than one life! And that is where our success is found in.

Something that has failed in our program has been the balance between Relationship and the Loan Contract. It has been hard finding a good and healthy balance between those two. We need to approach the business owners and family based upon relationship and not just to run the program. But when we only focused on the relationship part we lost the seriousness of the business owners, they would forget that they have the responsibility to make their payments.

Because we don't have a good system, in whom to give a loan application to, we have been getting loan applications in that are confusing. They lack information that we need to get a good preview on the applicants business. I'm not sure on how we can improve this process, but we have seen a small change comparing the beginning and just last month. People are getting to know that they need to come to us for an application form. Maybe the way to improve that is just by giving it time.

One thing I have realized is the importance of available and enthusiastic staff. The moment there is no one that is involved or has the time to be involved the program is failing. The staff working with the program will need to be enthusiastic about the program and the change that it is bringing. We can't encourage someone to make a difference in their life if we walk around with a sour face. Our enthusiasm is just as contagious as a negative posture. At the moment we have someone who believes in the program, but doesn't have the time to fully focus on it. This will have to change, other wise the program will fail.



It has been my vision to start Dare To Dream in various places and various countries. As I said before; 'My goal was to learn the first few months and then register as my own NGO\* (non-profit).' That has changed in the last 4 months of my stay here in Kenya. I realized that Dare To Dream is going to be a program, a project that any NGO\* can adopt in to their organization. This way it saves Dare To Dream a lot of money on registration fees, lawyer fees and many other things that come in play with it.

Dare To Dream can use the reputation of the already existing NGO\* and their network. Because of this we are saving time and money which we can now spend on the program it self. Working together with the NGO\* and it's staff will be of great advantage to the program.

Saying that, next year will most likely be my last year in Mbita. I will be finishing up my role within the program and leave it self-sustaining. At the end of next year I will be looking for a new NGO\* who would love to have Dare To Dream in their organization. Preferably here in Kenya, but if that doesn't work I will go to Uganda.

Thank you for being a great supporter of what Dare To Dream is doing in Africa. I'm glad that I'm not doing this alone, but that I have you behind me, financially and/or morally. Together we are making a difference, even if it is one family at a time. It's worth it!

May you be blessed for you have done for Dare To Dream and the people here in Kenya.

Love and Blessings,

Bob de Groot /// Dare To Dream

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