

DARE TO DREAM



Dear Friends and family,

August has been a busy month containing a lot of traveling and follow-up with different people.

In this update you will find the following topics:

- Follow up business training
- Hellen
- Mr. Obago
- New training coming
- Pending 'Dreamers'
- About Dare To Dream

Follow up:

In the month of July, we held another business training in partnership with KIBT and the Ministry of Trade. This time we had 16 participants instead of 20, but this group was hungry for knowledge and were very interactive. Now that it has been almost 2 months since the training, we started visiting some of the participants to see how they are doing.

Our first visit was to Hellen, she is also one who has received a micro loan to improve her business. Hellen is doing a fantastic job! Her farm has been producing some of the best vegetables in the Mbita district, and that is exceptional considering there has been no rain. So that also meant that she had a market to sell all of her vegetables. We asked her what she has been implementing into her business, so she walked away and came back with her cashbook and analyzed ledger. Instead of Hellen telling us that she is keeping records and registering her sales and purchases, she was now able to show us. And we were impressed.

Another lady we visited was Marianna. Before the training she was selling the Kenyan version of a donut. She did this just along the road and sold it to people who passed her by. After the training she had saved some money and went to Nairobi. She was able to purchase secondhand shoes for a very good price and brought them back to Mbita. After 2 week she had already sold 2/3 of her shoes. We asked her what she had learned from the training. She told us that she looked at her



expenses and got rid of all expenses that were unnecessary. That left her with lower cost, and therefore with a higher profit.

Our next training is planned for the first week of October. We are still looking for people who would like to sponsor a participant.

Hellen:

Like I mentioned before, Hellen is doing a fantastic job; both in her production and sales, but also in her bookkeeping. She was already able to make her first repayment last month. We will continue to visit her and see if she can learn more every time we go and see her.



Mr. Obago:

Mr. Obago's farm is doing really well. His mango production has gone up and is more consistent than before he received the water pump. He has also started growing different kinds of vegetables underneath his mango trees. Because of Mr. Obago's fresh, fired-up and creative mind that was re-ignited when he received the water pump, he has made an investment in another piece of land. He started with plowing and getting rid of the small bushes that were there. Because of this, he was not able to fully monitor his expenditure as he should have done, and therefore he missed his payment. We had to give him a warning, but we explained to him what our observation was. We told him that it was very bad to miss his payment and that he should always keep his priorities right. Repayment of a loan goes before



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expansion. But we also told him that we love his entrepreneurial spirit. As we were done talking to him we gave him time to talk. He was deeply embarrassed and was very sorry. He appreciated the support, but also that we were strict in our agreement.

Now if this would have been with a normal bank, this man would've never received advice or support. Just a warning and the next time his property would've been taken. Some people would look at this and think Dare To Dream or Mr. Obago is failing, we see it as another opportunity to mentor him in a more self-sustaining business.

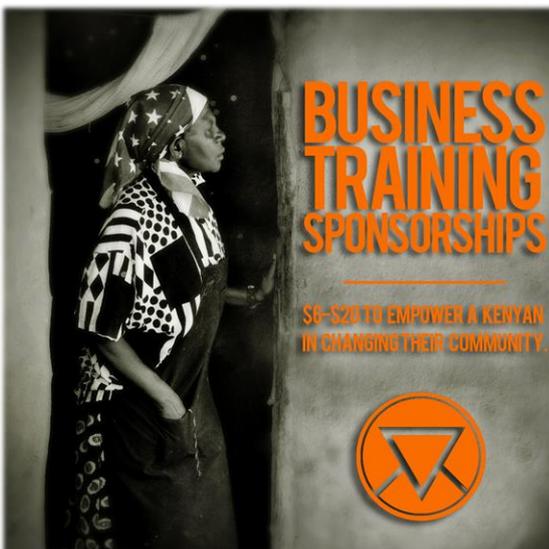
Upcoming training:

The first week of October we will have another Business Training on the schedule. This will be the last training of this year. We are going to increase the number of participants to 35, instead of 20. We already have 26 participants confirmed, and we haven't even advertised the class yet. The training will once again be a 3-day course in partnership with KIBT and the Ministry of Trade.

People are still coming to me, telling me how much they have learned from this training. And just like with Hellen and Marianna, it's not just words, but the actions of the trainees that shows growth.

We are looking for people who would like to sponsor one or multiple participants for this training. You can sponsor one participant for the full 3-day training for only \$20/€15.

For more information you can always send me an email.



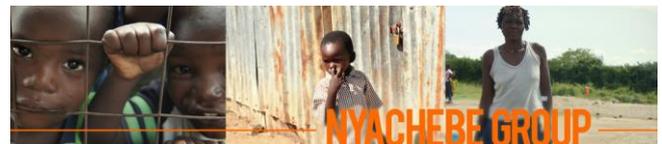
Pending 'Dreamers':

Right now we have two 'Dreamers' who are patiently waiting for their loans. One of them is Mr. Opiyo. He is a young man who lost his father at an early age. Now that he is at an age old enough to work, he has become the one who takes care of the whole family, including his sisters and their children, his mother and his stepmother.



He is someone who is still dreaming and waiting for an opportunity that will get him financially to a place of independence and sustainability. His main dream is to have his own house and live with his son and wife. Right now his financial situation has forced him to send his son to his aunt in Nairobi, who is now taking care of him.

The other 'Dreamers' are a group from a fishing village called Nyechebe. Nyechebe is a fishing village with a high percentage of widows, orphans and HIV-aids. This is a group who is committed to change their village and their community. The group exists out of fisherman, fish sellers, small general shop owners and a few farmers. The loan will be going to the group, and the group together decides who will get the loan. When the loan is repaid, the next person will get a loan. A group loan brings in more accountability, but also support.



Send me an email if you are interested in donating towards one of these 'Dreamers'.

For our new readers we give some extra information about how we work at Dare to Dream on the next page.

Thank you again for reading our update. I'm very thankful for your support and hope that you will continue to support us.

Love and blessings,

Bob de Groot /// Dare To Dream

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This is how we do it:

Because we have a lots of new readers we would like to give you a bit more information about Dare to Dream.

Dare To Dream is convinced that by engaging families with our 3-step program which consists of **connecting**, **investing**, and **releasing** these families will have the means to support children that have become orphaned.

Connect:

Dare To Dream values relationships over programs; it is unrealistic to expect development within a community with an irrelevant program. We have seen that if we don't truly know the people from the community, then we can't know and address their challenges. If we don't know their challenges how can we offer them a solution? Dare To Dream enters into communities and begins building relationships. We then put together a unique program based on their stories and occupations.

Invest:

After building relationships with people from a community, 20 people are selected to participate in an intensive three-day business training. Government officials and local community leaders conduct the workshop which focuses on the management of small businesses. We follow up with the participants to see how they have progressed in their businesses and for those who have effectively implemented the skills learned from the training, we offer them the opportunity to apply for micro loan. The application process includes a proposed business plan and specifications on how the finances will be utilized. Once approved and the micro loan contract is agreed upon, the recipient receives the loan designed to be completed over the course of maximum one year.

Release:

The vision of Dare To Dream is to leave families educated, disciplined and empowered to be stable families with steady incomes. Families will be fully self-sustaining with initiative coming from within the family, not Dare To Dream. Upon our release, families are able to take care of their own children and when needed, take care of the orphaned.



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