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With true gratitude I am looking back on the past year. One of our most important projects of CtG was the restoration of the drinking water supply at a school in central Vietnam. Hundreds of children now finally have access to clean water again.

In Da Nang, we were able to conduct an intensive seminar for teachers to build their resilience – so that they can approach children, many of whom lost their parents during the pandemic, with kindness, inner strength and compassion.

Child protection of course was a key concert of ours. In a new educational program, we educated boys and girls about their rights, protection mechanisms against sexual violence, human trafficking, and family risks.

I am particularly pleased that our microcredit program continues to grow. Mothers from very poor backgrounds in the Mekong Delta, in particular, were able to build their own livelihoods through small but effective loans - with positive consequences for their families and the entire community.

We have also achieved a lot internally at Chance to Grow: Our programs have been further developed, our processes have become more professional, and our visibility and transparency have increased. This structure is our foundation – but we all share the same heart.

With a dedicated team of experienced and new members, as well as the support of many people, Chance to Grow will continue to thrive.

Thank you all for your support and trust.

Philipp Schwab Chairman of Chance to Grow

Our Projects



Microcredit

Together with our partner, **Böng Sen**, we give single mothers in poverty the chance to lead a selfdetermined life and thus give future generations the opportunity to attend school.

For one year, each women receives an interest-free loan, health insurance and training to gain the necessary knowledge about agriculture and financing to start their own businesses.



Clean Water

We are funding the construction of water pipes to provide Sinh Phinh elementary school (Điện Biên) with access to clean water.

The construction of water pipes will enable the school to store its water supply. The increased water capacity allows for the accommodation of more students, who have to travel a long way to school.



Girl's Education

This program aims to educate, train and support young girls mentally and academically.

We provide scholarships to girls to help with school costs. In addition, our partner **Bông Sen** organizes educational workshops to highlight key aspects of education.



Mental Health

Hope School (Dà Nẵng) launched the Emotional & Mental Care Program which benefits both educators and students by enhancing their ability to cope with stress and to better understand mental health issues.

This initiative provides knowledge and tools to foster resilience, improve understanding, develop communication strategies needed for the work with students.

Micro Credit

By end of December 2024, there were in total 58 households in the program with 22 newly joined households. Compared to December 2023 this meant an increase of four households.

Of 18 households that left the program, eight reached the final loan round and were able to develop the models further without our financial support.

During the year, five households could improve their life standards, e.g., three households renovated their houses, one purchased a TV, and 1 bought an electric bicycle.

Due to problems with the People's Committee the plan to issue health insurance cards to five people from Trường Long A by October 2023 was delayed and finally realized in 2024.

🛛 Hậu Giang, Mekong Delta

💿 Sính Phình, Điện Biên

TÂNĂ

Clean Water

The Sinh Phinh commune is located in a difficultto-reach area where 65% of the children come from low-income families.

Clean water at Sinh Phinh Primary School was urgently needed for the basic sanitary needs of 500 pupils and teachers. As there is no reliable water source near the school Chance to Grow invested €14,000 in water tanks and pipes.

Despite the difficult terrain of the mountainous Diện Biên province and the challenges the trucks had to face to reach the school, the tanks have been delivered successfully.

With the help of our partner **QTNVC**, teachers, parents and villagers, the new foundation has been built and all five new tanks have been installed.

Girl's Education

The first year (September 2023-May 2024) was completed with a successful milestone: In June 2024, we signed a three-year-contract. This will allow us to extend the program and continue to support the school girls.

In 2024, two school girls dropped out while 18 girls successfully finished the semester and thus received another scholarship to continue their studies.

Together with our partner Bông Sen we organized workshops for 52 school girls:

- 76.9% of participants found the topics appropriate
- · 80.7% found what they learned effective
- 88.5% can apply the knowledge gained in their lives.

Topics discussed in the workshops were:

- sex education
- sevual abuse
- human trafficking
- verbal violence
- sufficient studying
- importance of studying

∣ Hậu Giang, Mekong Delta

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Mental Health

Hope School has taken a proactive approach to supporting children affected by the COVID pandemic. The school not only focuses on academic learning but also addresses mental health issues of students and teachers.

Their Emotional & Mental Care Program was introduced through a series of workshops for teachers. From August 23th-25th, a training session was conducted for 12-14 educators, each responsible for 28-32 secondary and high school students.

The workshop covered several key areas:

- introduction to mental health and its importance in the school environment
- interactive sessions led by professional trainers to engage educators in discussions and roleplay scenarios
- teamwork exercises to improve communication and problem-solving skills
- Case studies based on real-life experiences

⊕ Đà Nẵng

Foster Children

THU VIEL Gia Lai, Tây Nguyên

C stors and here

Our scholarship holder **Alice (Dinh Dat)** from Gia Lai has successfully completed her third year of study at Quy Nhơn University. She is now in her final year of study.

The scholarship supports her with €315 per semester (a total of €630 per year).

In addition, Chance to Grow has raised €100 this year to fund English lessons that will help her reach B1 level. Her English course started on 16.04. and will last about 5 months.

Northern Vietnam

Typhoon Yagi

In September 2024 Typhoon Yagi has caused devastation in northern Vietnam. More than 200 people in Vietnam lost their lives. Over 47,500 houses were damaged or destroyed.

Chance to Grow supported the rescue efforts in collaboration with local organizations like Loan Foundation and Blue Dragon, that worked daily in the flood-affected areas providing food, water and shelter to those in need.

After the disaster, we launched an appeal for donations. We have spent:

1,000€ on Blue Dragon's rescue and relief efforts # 2,000€ to Loan Foundation to rebuild school facilities and to support their half-orphan project

Tết Gift for 85 Schoolkids

Since 2023, we have been working with **Bông Sen** to organize a special event to distribute Tết gifts before the Lunar New Year. Hâu Giang, Mekong Delta

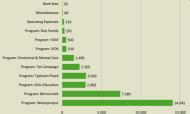
THE R. P. LEWIS CO., LANSING MICH.

At an elementary school in Hậu Giang, 57 girls and 28 boys received gift packages from us. The packages were made possible by the generous contributions of our donors and were filled with a selection of snacks, sweets and an intelligence game.

Thanks to the collective support, we were able to ensure that the children had a heartwarming and joyful Tét filled with the spirit of the season.

Finances

Distribution of donations among projects in 2024* (€)



Distribution of donations among the incomes in 2024*





Thank You.

Our partners in 2024

Bong Sen



