

Annual 20
Report 25



CHANCE TO GROW E.V.





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Our Projects



Microcredit

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

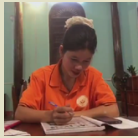
For one year, each woman receives an interest-free loan, health insurance and training to gain the necessary knowledge about agriculture and financing to start their own businesses.



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.



Highlight: Alice

Meet our scholarship holder **Alice (Dinh Dat)** from Gia Lai who studies at Quy Nhon University.

Our special scholarship program aims at financially supporting Alice's journey towards a self-determined and brighter future.

Micro Credit

The total number of active households decreased by only one compared to the beginning of the year. This indicates stable program scale thanks to timely new admissions.

Only 1 household exited the program due to non-compliance, showing low operational risk and consistent monitoring quality.

The 9 households completing the 5-year cycle reflect participant growth and self-sufficiency, a positive signal.

Key Facts

- Number of households beginning of 2025: 58
- Number of households end of 2025: 57
- Households exiting during the period: 14
- New households admitted: 13
- Recovered capital from 14 households: 28M VND



Girl's Education

From 08/2024 to 03/2025, over 20 underprivileged girls in **Chau Thanh A District, Hau Giang Province**, faced the risk of dropping out due to financial hardship, social stigma, and lack of essential life skills. To address these challenges, our partner **Bong Sen** has collaborated with **Tan Hoa Secondary School**. They provided scholarships, tailored-made life skills training, and psychosocial support for female students from Grades 6 to 10.

Three life skills sessions were organized with participation from over **60 students**, helping to improve their self-confidence, gender awareness, and social abilities. Regular academic monitoring and parent-school engagement were maintained to ensure continued school attendance.

Despite difficulties such as family-related dropouts and social pressures, most students remained in school. **The program has demonstrated a meaningful impact in reducing educational barriers for girls in disadvantaged communities.**



Highlight: Alice

Alice (Đình Dắt, 21 years old, Ba Na ethnic) is a familiar face to the CtG family as well as to our benefactors. This resilient young woman was once a child who received a scholarship from our **Foster Children Program**, and she is now able to continue pursuing her dream of attending Quy Nhon University through our special **scholarship program**.

The 2024–2025 academic year was her third year of university, during which she began taking specialized courses in **Social Work** (16 modules, with grades ranging from A+ to B). In addition to her strong academic performance, she also participated in many **extracurricular activities** and practical training in her major.

In November, she took the **B1 English exam**, and one of our benefactors has generously sponsored additional English classes to help her prepare as best as possible for the test.



Finances

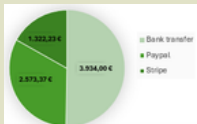
7.829,60€

DONATIONS RECEIVED

Distribution of donations among projects in 2025* (€)



Distribution of donations among the incomes in 2025*



4.291,35€

DONATION EXPENSES

*All figures as of 2025 refer to 31.12.2025

SCM: Social Change Makers



CHANCE TO GROW E.V.

Thank You.

Our partner in 2025



Bong Sen