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# Digital Revolution

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**THOMAS TRÜB**  
Founder & Chairman

## Letter From the President

**Dear Friends of The Dariu Foundation,**

Last year I wrote here that The Dariu Foundation is facing important strategic decisions. The “Digital Literacy Initiative”, which we launched two years ago, offers disadvantaged children in Vietnam and Myanmar access to digital literacy education and has received an overwhelming response at all levels: Local authorities, schools, teachers and, above all, boys and girls are enthusiastic about our learning programs. So eager that the demand far exceeds our current capabilities.

This is why we have decided to focus our efforts on our innovative “Digital Literacy Initiative” to make it the heart of all our activities. The result is remarkable: Thanks to our cooperation with local authorities and schools, and by way of our mobile schools, we were able to teach 235,000 boys and girls basic computer and coding skills last year alone – which means that since our beginnings in 2011, almost 450,000 children have successfully completed our courses to date.

Here I would like to tell you briefly how we came up with the idea of offering digital literacy education. It all started with Barack Obama, who gave the children of the world the following advice: “Don’t just play on your phone, program it.” Microsoft founder Bill Gates put it this way: “More kids should learn to program”, while Apple CEO Tim Cook summed it up aptly: “Coding is the language of the future, giving people of all ages and backgrounds the chance to create something new.”

Digital literacy has already arrived in many classrooms in various parts of the world, at the same level as arithmetic, writing, and reading as a basic prerequisite for the professional future of our children. Unfortunately, this is creating an ever-widening gap between rich and poor, between urban and rural areas, in Vietnam and Myanmar. Therefore, we concentrate our activities on children in rural areas where there is no internet at home, where there are no computers and no trained teachers in the schools. We train the teachers; we bring





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learning materials and laptops to the classrooms; we make sure that we equally train as many girls as boys.

At the end of November, during a workshop in Vietnam, the Board of Trustees made the following decisions:

1. we will phase out our microcredit activities in Vietnam and Myanmar and focus our funds on DLI
2. we will continue to support about 1500 disadvantaged children and families with our scholarship program every year
3. we will continue to build kindergartens where needed
4. from 2020 to 2022, we will educate one million children between the ages of 9 and 15 in our DLI programs
5. in the same period, we will open up to 250 Coding Clubs in Vietnam and Myanmar for 6000 - 7000 particularly talented children (See chapter 6.)
6. to complete our initiative, we are now offering vocational training programs in the IT sector. We want to provide 350 young people with the opportunity to enter working life yearly

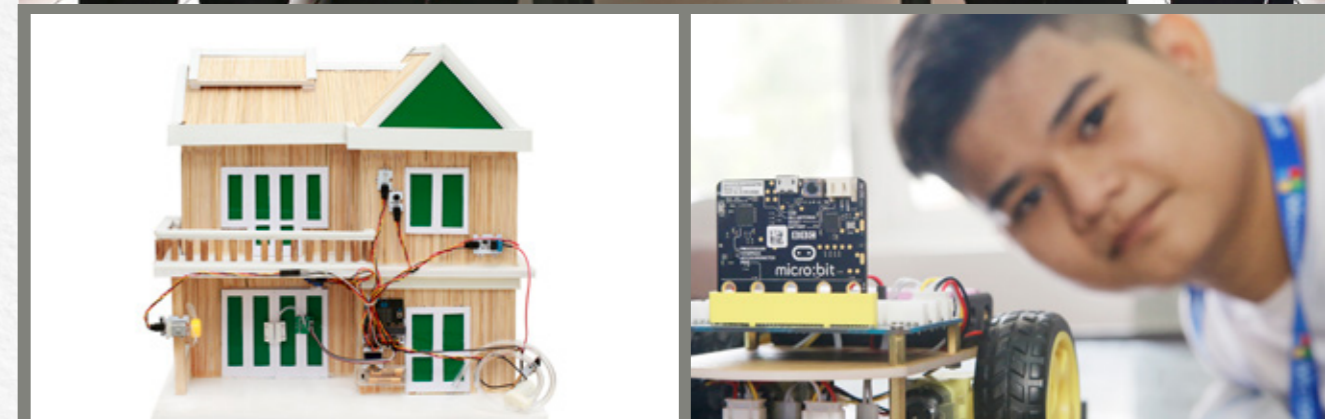
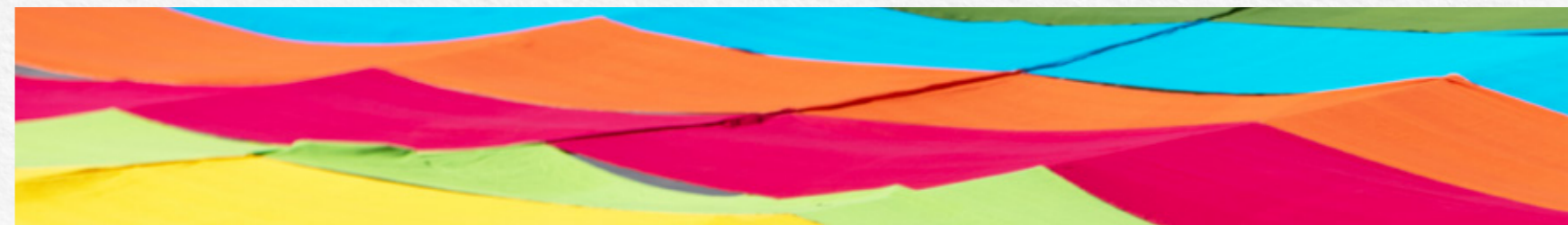
7. we offer our know-how in digital literacy free of charge to interested organizations in other countries

As you can see, we are not lacking challenges. We are proud of our highly motivated teams in Vietnam and Myanmar and will continue to do everything we can to achieve these goals together. Due to the Corona crisis, 2020 will prove to be a difficult year for us as well, but we are nevertheless confident in our mission and will keep pursuing our goals for 2022.

Lastly, we are happy to announce that Google, as well as the UBS Optimus Foundation, are now part of our supporter team.

Once again, thank you very much for your continuous generous support.

**THOMAS TRÜB**  
Founder & Chairman





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What do these companies have in common

**They are all partners of our  
ambitious DLI project**























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# What We do

“We help rural children acquire digital literacy by way of free training programs with updated curriculums, a growing network of code-clubs, and partnership with local schools.”



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# Digital Literacy Initiative



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It has been another fantastic year for The Dariu Foundation with our mission to help more young and rural children with access to digital literacy. There were 235,000 students trained with basic computer and coding skills via our mobile schools and local schools in the year 2019 alone in Vietnam and Myanmar, totaling nearly 450,000 students since 2011. Between 2004 and 2008, The Dariu Foundation offered free computer training programs for rural children whose parents are clients of Dariu's microfinance program. Dariu supported the training centers financially to train our selected students for free. Only around 1,000 students were trained, however, they had to travel a long way to the computer training centers often located in the district capitals. Following the cancellation of the program, we had to look for a new model to bring computers to students, instead of bringing students to computers.



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In 2011, The Dariu Foundation introduced the first-ever of its kind mobile school, aimed at creating free access to computer literacy for the children of rural and disadvantaged backgrounds in the remote villages of the Mekong Delta in Vietnam. By then we had the goal of launching 50 mobile schools and delivering basic computer skills to around 50,000 students per year by

2020. Our mobile schools were well received by the local educators, schools, and students, and last but not least the program drew generous attention by our donors and partners, which enabled us to increase capacity to 74 mobile schools in Vietnam and Myanmar by 2019, training nearly 235,000 students in the year 2019 alone.



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Our model was to bring container-based mobile classrooms, equipped with 30 computers and delivering free lessons to children, to rural schools in need. Mobile schools would be moved to another school in three to six-month increments, after training all students in that school. However, since 2017, Dariu no longer pursued the use of container classrooms and rather started utilizing the local school's classrooms, freely providing our laptops to these schools to train computer and coding skills. Dariu has also partnered with local schools that already have computers but are lacking trained trainers and curriculums (coding) to extend our training program. To date, 286 schools (including 60 schools with our laptops) have been in our training network, capable of training 250,000 students per annum.





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With basic computer skills, students from grades 3 to 9 learn 20-24 hours per semester, using the official curriculums. At the end of the training program, students take online exams. Initially, the mobile school was designed to go to rural and remote schools that did not have computers, providing children with training lessons of only basic computer skills, however, coding skill training was added in 2017. Our coding program is arranged in four levels, starting with Level 1 (Scratch Junior) for students aged 9-10; Level 2 (Scratch and Micro:bit - basic, intermediate and advance) for students aged 11-13; Level 3 (Arduino, I.o.T) for students aged 14-15; and Level 4 (Arduino Studio, I.o.T application, Web design, 3D printing) for high schools students or vocational program students. For levels 1,2 and 3, students are taught for 8 hours at schools and expected to complete 4 hours of self-learning or home-assignments. Online tests are taken by all students at the end of the training course.





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# Code Clubs



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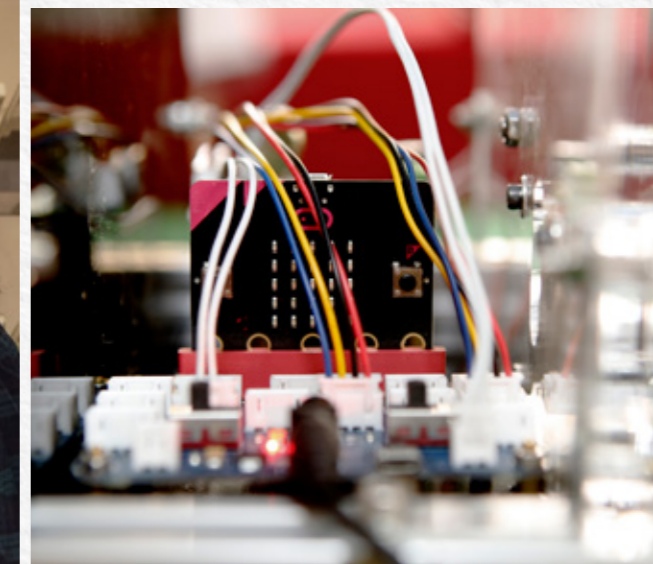
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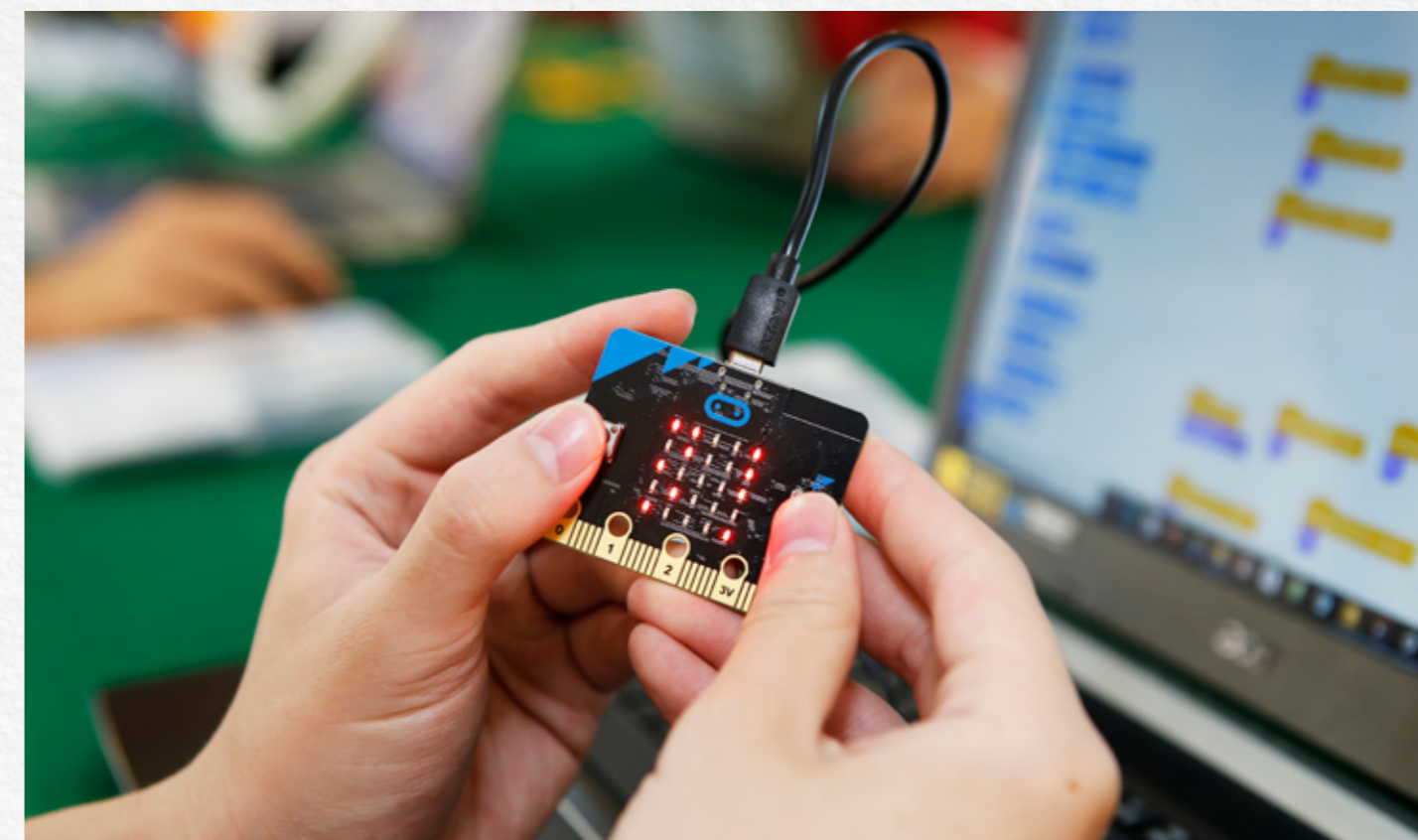
### What is a Code Club?

A Code Club is an extracurricular club for young and talented students aged 9–15. Clubs are organized by teachers and supported with free resources by The Dariu Foundation and Code Club UK. Each club has 30 members (maximum) who show interest in and passion for digital skills, and voluntarily participate. Each school has one club only, organized by one or two of the school's IT teachers.

### What happens at a club?

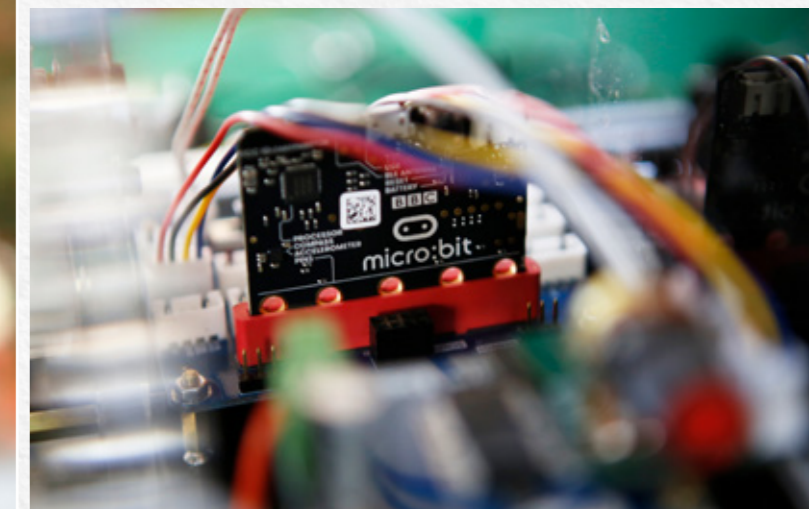
At weekly club sessions, the members

participate in training sessions, develop project concepts and ideas, then follow the projects either guided by their teachers or developed by themselves. Club organizers (IT Teachers) provide support to assist their students' progress throughout their projects, to create games and animations using Scratch and Micro:bits. Competition events are organized at the end of every month, quarter or school year to select the most compelling project of the month, quarter and year.





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### **What is The Dariu Foundation's support?**

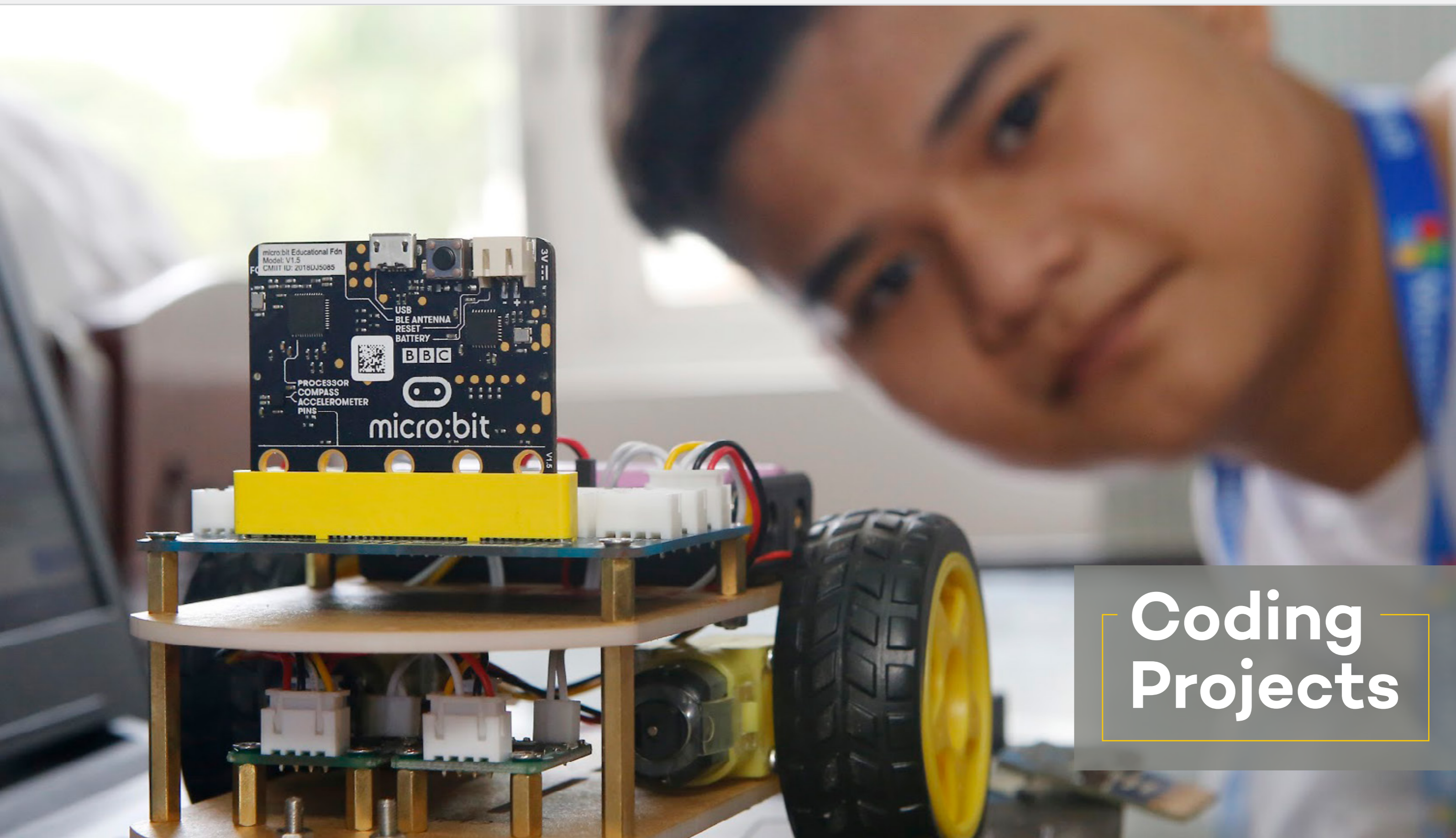
The Dariu Foundation provides code club training for local teachers, who then register to open a club with us. Once the registration is completed, the club organizers are trained with new knowledge and skills to train their students. Dariu provides equipment and hardware devices to the clubs, based on the topics that their members want to follow and develop. Once finishing their projects, they return the equipment and register new projects to receive new equipment from Dariu.

### **Highlights 2019**

By the end of 2019, 12 code clubs have launched with 323 members, and nearly 30 projects have been developed by the club's members.



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# Coding Projects



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## Waste disposal

A group of secondary girls recognized that waste disposal was becoming a huge problem where they live in the rural Mekong Delta area. People threw all kinds of waste into dustbins – a very common practice. They wanted to create a smarter solution. They developed a garbage truck using the micro:bit device, which helped classify solid and recyclable rubbish, before being sent to treatment factories. They got to present their device to the Deputy Head of Vietnam National Assembly Committee for Culture, Education, Youth, Adolescents and Children, the deputy head of the ICT Department of Ministry of Education and Training, and Country Director, Vietnam, Laos, and Cambodia - Google Asia Pacific.



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## Lifting home

The idea is to develop an environment-friendly and floatable house that's adaptable to seasonal floodings in the Mekong delta. The house is made of bamboo, which is popular in the countryside and equipped with smart technology. Micro:bit is used as the central controlling system to connect and control other external sensors, such as lighting, humidity and proximity, and motor servo. The humidity sensor is used to transfer a signal to the micro:bit for operating the house with up and down lifting; the light sensor for auto-lighting; the motor servo for opening/closing the main doors. The house is designed to function with automatic lifting when flooding water rises up or down.

**LENH PHAN**

*15 years old, Mekong Delta, Vietnam*

**DAT TRAN**

*12 years old, Mekong Delta, Vietnam*





# Movable house

When looking at the container library donated by The Dariu Foundation at his schoolyard, Cuong Tran, 14 years old, told his classmate Phu Nguyen that he wished the container library were movable, so that they could move it from school to school. After studying it, they discovered that the container was too heavy and long to be movable. They then decided to develop a movable house as their summer project. Micro:bit is used as the central controlling system to connect and control other external sensors such as lighting, humidity and proximity, and motor servo. A light sensor is used to transfer a signal to the micro:bit for automatic lighting; a humidity sensor is used for watering, and pumping; a motor servo is utilized for opening/closing the main doors. The house is designed to be movable with the assistance of another motor servo. "Our dream was to make a house that's able to fly like a drone," said Cuong Tran.



**CUONG TRAN**  
*15 years old, Mekong Delta, Vietnam*  
**PHU NGUYEN**  
*15 years old, Mekong Delta, Vietnam*





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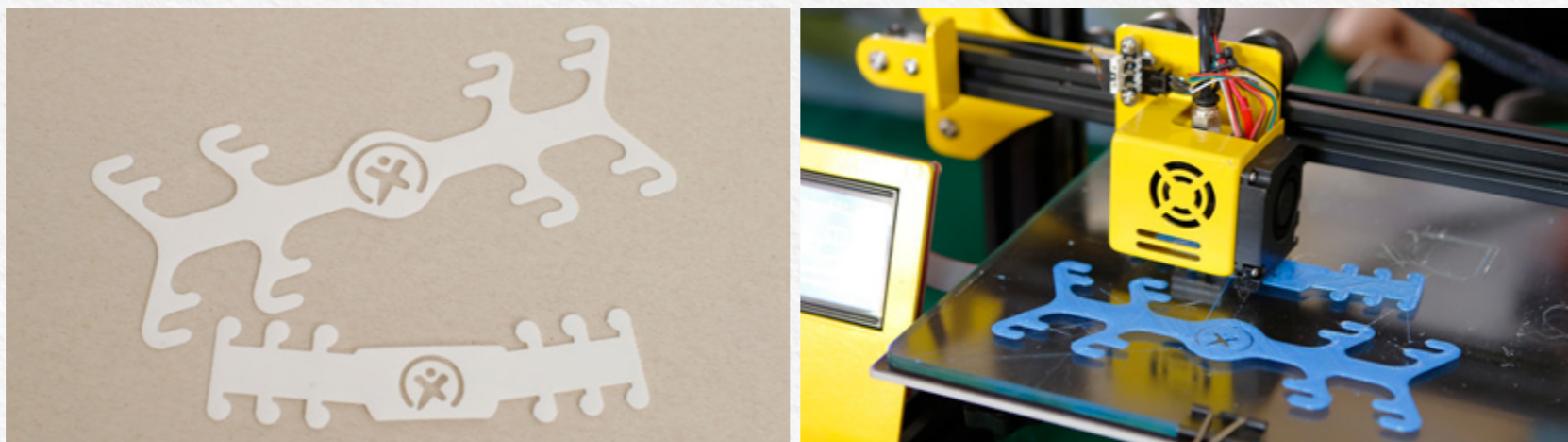
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## 3D printing 'ear savers' for hospital staff

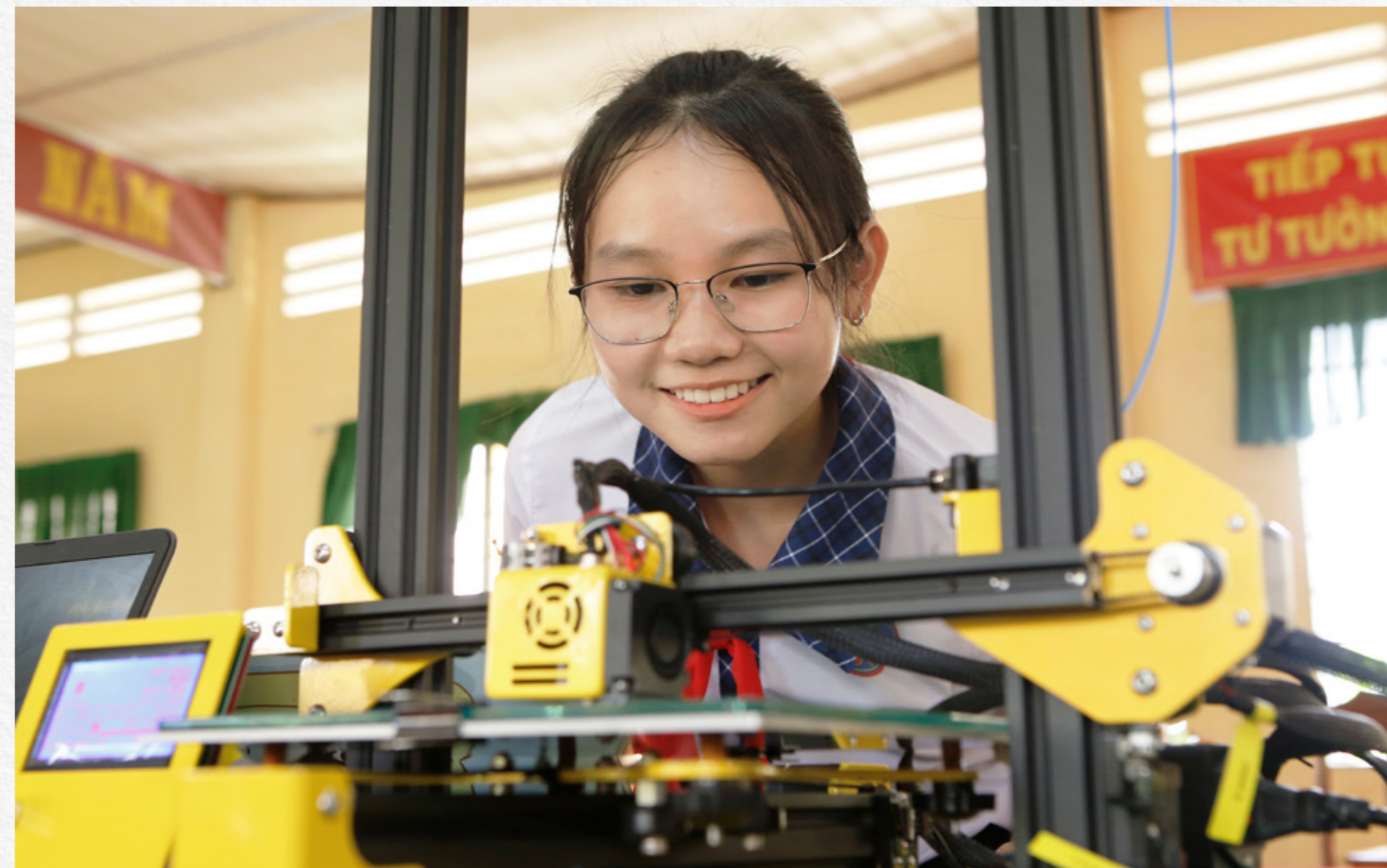
**Rural students in the Mekong Delta have been running their 3D printers to make little parts to help health-care staff.**

During the school closure, a group of students, aged 12-15, has been filling their free time by running their 3D-printers to produce little plastic parts, known as ear savers, to help health care workers taking part in the COVID-19 response.

The group found the design online and received the 3D-printers with support of The Dariu Foundation, to produce ear savers, designed as ear relievers for masks that the health care workers wear. And the demand for such ear savers has been significant.

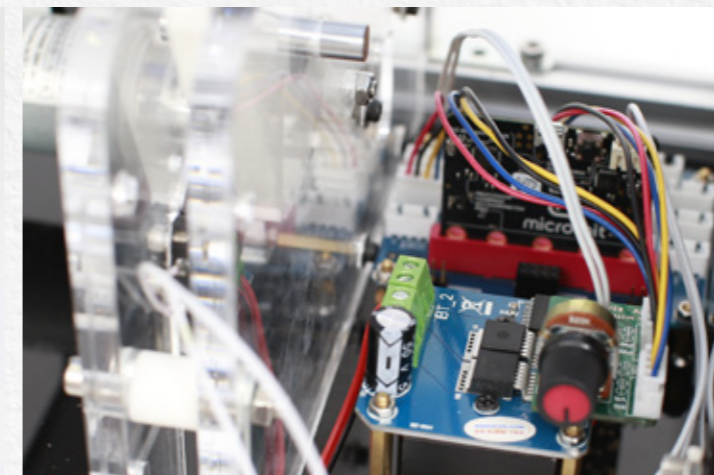
The students can print four at a time, each batch taking about half an hour. With breaks, one printer can make 60 pieces per day.

These students, members of Code Clubs supported by The Dariu Foundation, hope that they can send 1,000 pieces to health care workers at local district hospitals in the next two weeks, to give their ears a break from the pressure of constant mask-wearing.





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## Assembling MIT-based Ventilators

**The members of the Dariu-supported Code Club are trying to build a simple ventilator during their school closure.**

There is a push to find medical equipment that may be used to help COVID-19 patients. A team of young students, aged 12-15, in the Mekong Delta of Vietnam, is working on an initiative to develop a prototype for a low-cost breathing machine.

30 club members have been guided by Dariu's technical advisors to assemble two different designs, including an open-source blueprint from the Massachusetts Institute of Technology. Some parts of the ventilator are 3D-printed by the students.

There are groups of university lecturers, students, and researchers trying to develop the prototype in Vietnam. However, these are the youngest teens trying on a life-saving mission.





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# Vocational Training





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Globally, more than 1 in 5 young people today are neither in employment, education nor training. Many more are not learning the skills needed to seek decent employment, as today's rapidly changing economy demands increasingly specialized skills.

In recent years, considerable FDI investments have been made into Vietnam, resulting in huge demand for a skilled and digital-skill-ready workforce. However, the education sector cannot fulfill the need of the market for skilled graduates, especially in areas of digital transformation. Compared to the Philippines, Thailand, Indonesia, and Cambodia, Vietnam was identified as the country most at risk of digital disruption due to an unmet capacity of human capital in the digital sector. To meet the challenge, it is advised to create a skills-based labor market that connects employees and employers in new ways, especially via work-related vocational training to catch up with the growing demand for technical skills – automation and artificial intelligence.

Since 2016, Dariu has implemented a vocational program in cooperation with local partners providing access to affordable industry-oriented training programs for Vietnamese disadvantaged youth. The program is designed with specific objectives for the period of 2020-2022:

- 1,050 students have access to digital design, programming training programs.
- At least 85% of the graduates are guaranteed a job.
- Priority will be given to rural, disadvantaged youth and at least 40% of the beneficiaries are to be female students.





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The first project, funded by TOYOTA MOTOR VIETNAM (TVM), partnered by HCM University of Technology & Education (HCMUTE), has been implemented by TDF - a vocational training program for the disadvantaged students (SOS village children), aimed at:

- Providing free access to a two-year vocational training program in automotive engineering.
- Providing students with loans for their personal and daily expenses.
- Offering practical and Toyota-certified training curriculums, and other employability skills.
- Offering guaranteed internship and job placement opportunities.

**HERE ARE THE HIGHLIGHTS OF THE PROJECT IMPACT:**

INDICATOR	6 MONTHS AFTER GRADUATION (2018)	2 YEARS AFTER GRADUATION (2020)
EMPLOYMENT STATUS	<ul style="list-style-type: none"> <li>• Employment rate: 100%</li> <li>- No. of employed 40</li> <li>- No. of self-employed: 04</li> <li>• % of students working in the automotive / mechanical sector: 78%</li> </ul>	<ul style="list-style-type: none"> <li>• Employment rate: 100%</li> <li>- No. of employed: 19</li> <li>- No. of self-employed: 05</li> <li>• % of students working in the automotive / mechanical sector: 75%</li> </ul>
INCOME	<p>Monthly income:</p> <ul style="list-style-type: none"> <li>• Average income (net): \$255/month</li> <li>• Max. (net): \$600/month</li> <li>• Min. (net): \$170/month</li> </ul>	<p>Monthly income:</p> <ul style="list-style-type: none"> <li>• Average income (net): \$388/month</li> <li>• Max. (net): \$1,000/month</li> <li>• Min. (net): \$190/month</li> </ul>





The second project has been implemented since 2018 by The Dariu Foundation in cooperation with REACH, offering the rural, disadvantaged youths (of poor economic background and age 16-25 years) with access to graphic design programs, aimed at:

- Creating affordable vocational training programs for a three-month period
- Offering guaranteed internship and job placement opportunities
- Creating a new model of cooperation:

Training costs will be covered by three parties training partner via a discounted fee, TDF via return grant or loan without interest and students (covering the remaining).

INDICATOR	3 MONTHS AFTER GRADUATION (INTAKE 1: OCT 2019, INTAKE 2: JAN 2020)	6 MONTHS AFTER GRADUATION (INTAKE 1: DEC 2019, INTAKE 2: APR 2020)
EMPLOYMENT STATUS	<ul style="list-style-type: none"> <li>• Employment rate: 100%</li> <li>- No. of employed 40</li> <li>- No. of self-employed: 10</li> <li>• % of students working in the digital sector: 95%</li> </ul>	<ul style="list-style-type: none"> <li>• Employment rate: 80%</li> <li>- No. of employed 25</li> <li>- No. of self-employed: 15</li> <li>• No. of looking for new jobs: 10</li> <li>• % of students working in the digital sector: 80%</li> </ul>
INCOME	<p>Monthly income:</p> <ul style="list-style-type: none"> <li>• Average income: \$119/month</li> <li>• Max.: \$345/month</li> <li>• Min.: \$65/month</li> </ul>	<p>Monthly income:</p> <ul style="list-style-type: none"> <li>• Average income: \$153/month</li> <li>• Max.: \$345/month</li> <li>• Min.: \$108/month</li> </ul>



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Our model is unique and cost-efficient through joining efforts by training partners and TDF. Our training partner extends the discounted rate of fees (50%-60%); TDF offers selected students with return and non-return grants (10%-40%); students contribute the remaining costs, thus binding students' responsibility

and engagement. The training program is market-oriented, practical and skill-based, thus enabling students to get employed after graduation. The percentage of students employed six months after graduation has proven the efficiency and sustainability of Dariu's concept.





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# Student's Success Stories



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## Huynh Tran

Huynh Tran was born into a family with particularly disadvantaged circumstances. Her mother suffered from polio and mental illness, while her father was not in the picture.

Already as a child, she had to do a lot of work and earn an income to support her family. After high school graduation in 2016, she was selected as one of 25 students to get a scholarship from The Dariu Foundation. Funded by Toyota in collaboration with The Dariu Foundation, the two-year vocational training program was designed to offer scholarships and loans for youths of poor and disadvantaged circumstances.

At the interview with the scholarship committee, Huynh said she hoped for a scholarship so she could stand on her own two feet and take care of her mother. Her wish should come true; after graduation, Huynh became a full-time staff member for one of the biggest Toyota dealers in Ho Chi Minh city as a technical advisor with a starting salary of \$200. Later on, she got promoted to head of the technical advisor team with a net monthly salary of \$500. "Now my dream has come true. I can afford a life in the city and medical care for my mother. A life that I have never dreamed of before," said Huynh.

[Huynh Tran, one of only two girls in the course, graduated in 2018 with top-grades among 25 other students.]





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## Quang Tran

Quang was born into a poor family of three children. His father passed away when he was 15 years old. Left with three children, his mother had to work from dawn to dusk to feed the family.

When he was 16 years old, he was sent to the SOS village in Ben Tre due to his family's circumstances. He was raised in the SOS village until he graduated from high school in 2016.

The SOS village referred him to The Dariu Foundation's vocational training program to learn automotive engineering in Ho Chi Minh City.

After completing his internship, he was recruited to be a full-time technician at the Toyota dealer in Ho Chi Minh city. During this time, he learned Japanese at night-time in six months.

With well-trained skills and good English and Japanese knowledge, he was offered a job in Japan (semi-automatic welding technician) with a net monthly salary of \$1,700.

Quang Tran was one of the two best students of the training course in both academic Performance and learning behaviours.





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# Microfinance

Our microfinance program involves extending small loans and savings services to rural low-income women, who currently do not have access to capital. The program assists low-income individuals in becoming financially independent, enabling them to become more resilient and better able to provide for their families in times of economic difficulty. We provide these individuals with affordable microcredits and convenient savings services via groups of five to nine members. Essentially, the clients get step-by-step loans ranging from US\$ 200 to US\$ 2,500 in rounds, each depositing their compulsory savings of 25 cents per week. 2019 marks the last year of our microfinance program as we want to focus and join forces on our educational programs







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CLIENT 1

# Tran Thi Trang

(TAN PHU, DONG NAI)

After years of working at a local carpenter workshop as a daily earner, Trang Tran, born in 1993 in the Dong Nai province, decided to start up her own workshop in 2012. However, lack of capital prevented her from doing so. Referred by the local loan officer, Trang joined Dariu's microfinance program in 2013, starting with a loan of CHF 215.00 to finance her investment. The first three loans could not help her much since she needed more capital than the total loans provided. In the first two years, her workshop of five carpenters was only able to provide outsourcing services to the local workshop where she used to work. In 2017, she took out a fourth loan and asked two other group members to join her in financing the workshop, buying machines, and materials. Thanks to this big investment, the workshop no longer needed to outsource jobs, instead of producing its products at order by clients and for sale. As a result, the total revenue of the workshop reached CHF 33,000 in 2018. In 2019, she took another loan of CHF 3,500 to continue the expansion of her business, hiring three more carpenters (now employing a total of 9 carpenters, including herself) and earning an annual income of around CHF 40,000.







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**CLIENT 2**

# Linh Bui

(BINH MINH, VINH LONG PROVINCE)

After getting married in the 2000s, Linh Bui, born in 1977, and her husband faced a financial crunch due to her husband's unstable employment. The pressure of household and educational expenses of two children was continuously increasing. At times they even had to borrow money from relatives or friends to meet their daily household needs. Her husband got to know about Dariu's microfinance program and suggested she take the first loan (CHF 225) from it in 2015. She used the loan amount to invest in their tropical fruit garden. She grew 100 pomelo trees in the gardens while growing vegetables in the gardens. After six months, they had a total income of nearly CHF 2,000 from vegetable sales. In 2018, she rented another 7,000 sqm of land to expand her pomelo garden. In 2019, her annual income reached CHF 32,000 as compared to CHF 4,000 in 2015. Additionally, she has been able to give employment to four other women from the community.





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### CLIENT 3

# Nga Nguyen

(TRA ON DISTRICT, VINH LONG PROVINCE)

In 2015, Nga Nguyen, born in 1959, met Dariu's local loan officer at a coffee shop when she was selling lottery tickets (buying a ticket daily remains common among the local people in the Delta). Her family's income depended on her daily sale of tickets because they had no land for agriculture. The loan officer suggested she join our microfinance program for loans and savings. Nga took her first loan of CHF 250 in 2015 to invest in raising chicken and pigs. She continued her job as a ticket seller until 2016, allowing her to repay the loan on a weekly basis. One day in 2016, when she was selling tickets at the home of a local farmer who raised pythons, she saw his python farm and observed two other local people buying pythons from this man, discussing price and profit. She and her husband came back to his farm and spent two months learning how to raise pythons. Knowing what she had to do, she took a new loan of CHF 1,500 in early 2017 to invest in 30 pythons. Every 7 months, she was able to sell 1,500 pythons (each 5-6 kg), bringing her a net profit of CHF 9,500. In 2019, her net profit was CHF 14,000 per annum as compared to CHF 1,050 in 2015. She not only became a baby python provider for the local farmers, but also a trainer for her group members, and other local farmers who wanted to do get into this business.





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# Timeline

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2002

**2002**

The founding of The Dariu Foundation as an international NGO in Switzerland



2003

**2003**

Starting operations in Dong Nai province with Microfinance, scholarships, and building Kindergartens

2007



**2007**

Opening offices in Ho Chi Minh City with 15 staff



2008

**2008**

Adding a third province in the Mekong Delta to carry out microfinance program

2011



**2011**

Launching the first mobile school in Vietnam



2012

**2012**

Training the first 10'000+ children in computer skills and financial education





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2013



**2013**

Partnering with HSBC and Intel

2014



**2014**

Expanding our mobile school project to Myanmar

2016



**2016**

- Start of the Microfinance program in Myanmar
- Expansion of Microfinance activities to India; partnering with STEP
- Pilot project «code for kids» in Vietnam

2018



**2018**

Launching the «code for kids» program in Vietnam, reaching 68'700 children in the first year

2019



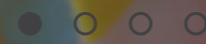
**2019**

Impacting 780'000 people in Vietnam, Myanmar, and India with a total investment of US\$ 8.5 million



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# Key Statistics





## MICROFINANCE HIGHLIGHTS

- Total number of served clients: 46,488
- Total number of loans disbursed: 155,227
- Total of loan value disbursed: CHF55,053,957

## DIGITAL LITERACY INITIATIVE

- A total of 286 local schools joined the training network of which includes 60 Mobile schools
- Training 450,000 students since 2011, of which 235,000 students were trained in 2019

## SCHOLARSHIPS

- 18,454 scholarships granted since 2007, of which 1,793 scholarships were granted in 2019

## KINDERGARTENS

- 32 kindergartens built since 2004

## VOCATIONAL TRAINING PROGRAM

- Number of graduates: 86
- Percentage of employment after graduation: 90%



# Vietnam





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# Myanmar



## MICROFINANCE HIGHLIGHTS

- Total number of served clients: 8,596
- Total number of loans disbursed: 8,596
- Total of loan value disbursed: CHF1,295,120

## DIGITAL LITERACY INITIATIVE

- 14 mobile schools in Myanmar
- Training 33,552 students since 2013, of which 3,823 students were trained in 2019

## SCHOLARSHIPS

- 1,993 scholarships granted since 2017



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**MICROFINANCE HIGHLIGHTS**

- Total number of active clients: 1,081
- Total outstanding loan: CHF204,510
- Total # loan disbursed: 4,718, of which 857 loans granted in 2019
- Total of loan value disbursed: CHF1,062,419, of which CHF294,508 granted in 2019



India





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# Bhutan



# & India



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# Bhutan

In 2019, The Dariu Foundation decided on a new engagement in Bhutan. We are launching initiatives and committing to the education and training of children and young people in this part of the world, to support a traditional art school that offers motivated young people from modest backgrounds free training in Bhutanese craftsmanship.

We are assisting The Choki Traditional Art School (CTAS) in developing a long-term sustainability plan for the school, supplying IT-equipment to enhance digital literacy and supporting the construction of a new school through matching grant donations

Towards developing the sustainability plan, the school is working on an “Eco-Village Holistic Sustainable Development” project, which will help sustain the community as a whole as well as the school. Well upwards of 160 students benefit from the above support.



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# India

Our partnership with STEP, a local nonprofit social microfinance organization, working for the development of vulnerable sections of the society, continues into 2019. STEP works mainly in the slum areas of Kolkata,

where millions of people are living under the poverty threshold. By the end of 2019, 1'081 active clients who are being served with microcredits due to the partnership with TDF.





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# Testimonials Partners



## Student's Testimonials



# Student's Testimonials



## KIEU OANH

*Student of grade 7.1, Vinh Long province, Vietnam.*

“I am interested in digital making because I want to understand how the internet works, how the apps on our phones work, and it’s very important to know how these things function. I also feel that coding is fun, collaborative and creative. It’s good for girls, too.”



## NGUYET SON

*Student of grade 9.a.2, Ethnic Minority Boarding School, Soc Trang province, Vietnam*

“When I started grade 8, I thought that I would finish secondary school, and then start looking for a job to support my parents. Joining coding classes, funded by The Dariu Foundation, I became very much interested in learning computing and coding skills, participating in some competitions and was awarded great prizes. This has changed my thoughts on my future. Now I am in my first year at high school, continuing my online learning in programming, and am seriously determined to follow a career as a programmer in the future. I know this is difficult for many girls, but I want to change this a bit.”



## LENH PHAN

*Student of grade 9.1, Vinh Long province, Vietnam*

“I was introduced to coding class through Dariu’s digital literac program at my school. At first, I thought it would be difficult and boring because I didn’t like pascal coding hours at school. However, I enjoyed it and was attracted by the coding hours lesson after lesson. My curiosity is satisfied, and new things are consistently discovered. Now whenever I have free time, I code things rather than playing games. I wish I would have had the chance to learn these skills some years earlier. I want to pay a special tribute to The Dariu Foundation that provides the resources that enable me and my friends to learn such amazing skills. Thank you.”



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# Testimonial Partners



**JOHN SOLEANICOV**  
*Project Leader UBSOF*

We are honored to support the great work of Dariu in the Mekong Delta. Dariu`s coding clubs provide disadvantaged children the opportunity to acquire the skills of the future and provide them with potential pathways out of poverty.



**MARC WALDER**  
*CEO Ringier AG*

Apps, search engines and computers are an integral part of our leisure and professional world. The increasing digitalization offers us continuously new technical achievements and possibilities to use them. At the same time, participation in this digitalized society is only possible if we have the necessary digital skills. In countries like Vietnam and Myanmar, computer literacy is still an unaffordable luxury for most children, especially in rural areas. In most schools, there are no computers where students can learn basic computer skills. The same

applies to code literacy. The rural youth completely lacks access to code literacy education. The gap between urban and rural children is widening, and poverty is driving poor rural children out of schools and making their future more vulnerable. In Myanmar and Vietnam, the Dariu Foundation provides access to computer literacy, code-reading skills and digital education for the most vulnerable. With the help of the foundation, so far 450,000 Vietnamese and Burmese children have been given the opportunity to acquire basic

computer skills. By the end of 2020, the goal is one million children. Digital literacy refers to the knowledge, skills, and attitudes that enable children to flourish and thrive in an increasingly global digital world. We believe that education together with lifelong learning is the key to a sustainable society. This is why Ringier has been supporting the valuable work of the Dariu Foundation since its establishment in 2003.



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## DR. THOMAS ALBERT

*Project Leader Symphasis (Credit Suisse)*

The future is electronic and digital. Anyone who can't handle a computer will be left behind. The Dariu Foundation has recognized the problem and is solving it efficiently. It will teach coding to 1 million young people in Vietnam by 2021. The Symphasis Foundation is delighted to support an ambitious partner in the realization of this forward-looking project.



## URS WIETLISBACH

*Wietlisbach Foundation*

The Dariu Foundation is providing access to computer skills, code literacy and digital education to those most in need. For only 10 USD per child, they offer 8-week courses with an innovative curriculum, giving them the most important skills for the future. The effectiveness and playful approach impressed us greatly.

The rural areas of Vietnam and Myanmar are home to some of the poorest people, it is, therefore, crucial to step in and break the vicious circle of poverty and non-education. That is where The Dariu Foundation excels.





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**QUYNH HA**

*Communications & Public Affairs Country Lead, Google APAC, Singapore*

Thanks to the Dariu Foundation’s strong network and well-established relationship with local education groups and government bodies, we are able to roll out many educational initiatives in the most efficient way. With Coding for the Future alone, we were able to provide coding and internet safety training for 150,000 children in the rural areas of Vietnam, giving them a head start. We are looking forward to joining hands with Dariu Foundation to make more positive impacts on children, especially for those who are underprivileged.



**ACCENTURE AG**

*Thomas Meyer, Country Managing Director Accenture*

We are happy to be in touch and discussing cooperation options with the Dariu Foundation. Providing digital literacy skills to underprivileged children, Dariu not only fits our corporate social responsibility goals but also allows us to potentially bring our people and skills into a well-established international organization, further improving employment perspectives for young talents – we are looking forward to working on next steps.



**PHAM THE TRUONG**

*General Director of Microsoft Vietnam*

Microsoft Vietnam has recently partnered with The Dariu Foundation (TDF) in the “Enabling Boat” project that delivers digital skills including code literacy training to the rural youth in Vietnam via mobile/floating schools. I found that TDF’s mobile/floating school model is a very innovative way in enabling disadvantaged rural youth in Mekong Delta with access to digital skills including code literacy. It also inspires the local teacher community to innovate and achieve more. Microsoft Vietnam highly appreciated the capacity of The Dariu Foundation and its partnership in this project. I believe that the project will be effectively implemented. Microsoft Vietnam reinforces its commitment of support to TDF in this “Enabling Boat” project.





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# Finances





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# Vietnam





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# Statement Of activities 2019 Vietnam

Unit: CHF

- Exchange rate 2019: 23.284

- Exchange rate 2018: 23.473

	2019			2018		
	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL
<b>INCOME</b>						
Loan interest income	446,173	-	446,173	922,578	-	922,578
Capital from Dariu Switzerland	-	29,834	29,834	-	602,640	602,640
Bank interest	133,846	353	134,199	2,406	76	2,482
Foreign exchange gains	42	868	910	237	1,418	1,655
Other donations	-	48,192	48,192	-	148,293	148,293
Other income	5,161	17,440	22,601	47,747	3,025	50,771
<b>TOTAL INCOME</b>	<b>585,222</b>	<b>96,687</b>	<b>681,909</b>	<b>972,967</b>	<b>755,452</b>	<b>1,728,419</b>
<b>Expenses</b>						
Staff salary and benefits	641,867	183,395	825,262	627,212	84,256	711,468
Office rental	30,698	-	30,698	27,577	-	27,577
Telephone, fax and internet	59,672	-	59,672	24,575	-	24,575
Electricity and water	4,910	-	4,910	4,328	-	4,328
Travel and transportation	15,920	-	15,920	17,119	10,990	28,109
Car rental	11,018	-	11,018	12,826	13,662	26,487
Training and seminars	11,040	-	11,040	11,236	-	11,236
Myanmar costs	-	13,918	13,918	-	24,520	24,520
Scholarship granting	-	75,687	75,687	-	99,331	99,331
School building	-	54,612	54,612	-	93,845	93,845
Mobile school and coding	-	454,877	454,877	-	428,830	428,830
Vocational training	-	24,804	24,804	-	-	-
Expenses from other donations	-	63,457	63,457	-	155,381	155,381
Stationery and other office costs	7,837	-	7,837	12,418	-	12,418
Interest expenses	9,081	-	9,081	23,835	-	23,835
Foreign exchange losses	31	-	31	718	591	1,309
Bank charges	2,405	-	2,405	2,352	729	3,081
Depreciation and amortization	12,184	-	12,184	13,276	-	13,276
Provision for doubtful debts	-4,909	-	-4,909	13,406	-	13,406
Commission expense	28,236	-	28,236	26,461	-	26,461
Other expenses	68,889	-	68,889	49,433	79,683	129,116
<b>TOTAL EXPENSES</b>	<b>898,880</b>	<b>870,750</b>	<b>1,769,630</b>	<b>866,772</b>	<b>991,818</b>	<b>1,858,590</b>
<b>EXCESS OF INCOME OVER EXPENSES</b>	<b>-313,657</b>	<b>-774,063</b>	<b>-1,087,720</b>	<b>106,195</b>	<b>-236,366</b>	<b>-130,170</b>



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# Financial Positions 2019 Vietnam

Unit: CHF

- Exchange rate 2019: 24.127

- Exchange rate 2018: 23.819

	AS AT 31/12/2019			AS AT 31/12/2018		
	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL
<b>ASSETS</b>						
<b>Current assets</b>						
Cash on hand	16,648	-	16,648	17,926	-	17,926
Cash at bank	215,148	-	215,148	158,457	-	158,457
Short-term deposits	2,246,451	-	2,246,451	-	-	-
Loans receivable	32,379	-	32,379	4,631,650	-	4,631,650
Provision for doubtful debts	-3,499	-	-3,499	-37,845	-	-37,845
Advance to suppliers	5,811	-	5,811	14,372	-	14,372
Receivables from Microfinance activities	-	507,633	-	-	1,227,507	-
Other receivables	63,023	-	63,023	49,013	-	49,013
Other current assets	22,385	-	22,385	58,867	-	58,867
<b>TOTAL CURRENT ASSETS</b>	<b>2,598,346</b>	<b>507,633</b>	<b>2,598,346</b>	<b>4,892,439</b>	<b>1,227,507</b>	<b>4,892,439</b>
<b>Non-current assets</b>						
Long-term investments	480,790	-	480,790	-	-	-
Loans receivable	-	-	-	209,232	-	209,232
Tangible and intangible fixed assets	-	-	-	11,910	-	11,910
Other non-current assets	-	-	-	29,568	-	29,568
<b>TOTAL NON-CURRENT ASSETS</b>	<b>480,790</b>	<b>-</b>	<b>480,790</b>	<b>250,711</b>	<b>-</b>	<b>250,711</b>
<b>TOTAL ASSETS</b>	<b>3,079,136</b>	<b>507,633</b>	<b>3,079,136</b>	<b>5,143,150</b>	<b>1,227,507</b>	<b>5,143,150</b>
<b>EQUITY AND LIABILITIES</b>						
<b>Current liabilities</b>						
Accounts payable - compulsory savings	9,310	-	9,310	382,678	-	382,678
Accounts payable - voluntary savings	2,534	-	2,534	533,446	-	533,446
Payables to employees	40,420	-	40,420	54,228	-	54,228
Payable for Charity activities	507,633	-	-	1,227,507	-	-
Payable to suppliers	2,097	-	2,097	-	-	-
Accrued liabilities	18,486	82,055	100,541	16,520	39,778	56,298
Other payables	3,639	-	3,639	115,660	-	115,660
<b>TOTAL CURRENT LIABILITIES</b>	<b>584,119</b>	<b>82,055</b>	<b>158,540</b>	<b>2,330,039</b>	<b>39,778</b>	<b>1,142,310</b>
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>27,682</b>	<b>-</b>	<b>27,682</b>	<b>7,311</b>	<b>-</b>	<b>7,311</b>
<b>Equity</b>						
Paid-in capital of owners	296,360	-	296,360	300,187	-	300,187
Other Donations	150,467	-	150,467	152,410	-	152,410
Surplus from Microfinance activities	2,020,508	-	2,020,508	2,353,202	-	2,353,202
Net assets - charity activities	-	425,579	425,579	-	1,187,729	1,187,729
<b>TOTAL EQUITY</b>	<b>2,467,335</b>	<b>425,579</b>	<b>2,892,914</b>	<b>2,805,799</b>	<b>1,187,729</b>	<b>3,993,528</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>3,079,136</b>	<b>507,633</b>	<b>3,079,136</b>	<b>5,143,150</b>	<b>1,227,507</b>	<b>5,143,150</b>



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# Myanmar





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# Statement Of activities 2019 Myanmar

Unit: CHF

- Exchange rate 2019: 1.529

- Exchange rate 2018: 1.461

	2019			2018		
	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL
<b>INCOME</b>						
Loan interest income	16,168	-	16,168	147,965	-	147,965
Capital from Dariu Switzerland	-	-	-	-	102,822	102,822
Foreign exchange gains	130	-	131	6,208	8,725	14,932
Other income	-	-	-	729	-	729
<b>TOTAL INCOME</b>	<b>16,298</b>	<b>-</b>	<b>16,299</b>	<b>154,901</b>	<b>111,547</b>	<b>266,448</b>
<b>Expenses</b>						
Staff salary and benefits	35,965	9,888	45,852	99,633	9,906	109,539
Office rental	10,712	-	10,712	9,025	154	9,179
Telephone, fax and internet	732	7	738	1,418	28	1,446
Electricity and water	134	-	134	204	-	204
Travel and transportation	8,544	615	9,160	7,605	2,982	10,587
Scholarship granting	-	-	-	-	28,569	28,569
Mobile school	-	35,877	35,877	-	45,980	45,980
Stationary and other office costs	6,649	108	6,758	9,501	16	9,517
Interest expenses	840	-	840	8,161	-	8,161
Foreign exchange losses	308	866	1,175	933	1,070	2,003
Bank charges	441	28	469	1,019	178	1,197
Depreciation and amortisation	8,999	-	8,999	9,201	51	9,252
Provision for doubtful debts	54	-	54	8,331	-	8,331
Other expenses	28,781	14,412	43,194	18,418	3,084	21,502
<b>TOTAL EXPENSES</b>	<b>102,160</b>	<b>61,801</b>	<b>163,961</b>	<b>173,449</b>	<b>92,019</b>	<b>265,468</b>
<b>EXCESS OF INCOME OVER EXPENSES</b>	<b>-85,861</b>	<b>-61,801</b>	<b>-147,662</b>	<b>-18,548</b>	<b>19,528</b>	<b>980</b>



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# Financial Positions 2019 Myanmar

Unit: CHF

- Exchange rate 2019: 1.520

- Exchange rate 2018: 1.557

	AS AT 31/12/2019			AS AT 31/12/2018		
	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL	MICROFINANCE ACTIVITIES	CHARITY ACTIVITIES	TOTAL
<b>ASSETS</b>						
Cash in hand	1	-	1	72	-	72
Bank in hand	542,502	-	542,502	544,713	-	544,713
Loans receivable	-	-	-	127,052	-	127,052
Provision for doubtful debts	-	-	-	-11,927	-	-11,927
Receivable from Microfinance activities	39,064	-	-	-	22,541	-
Other current assets	-	-	-	45,448	-	45,448
<b>TOTAL CURRENT ASSETS</b>	<b>581,567</b>	<b>-</b>	<b>542,503</b>	<b>705,358</b>	<b>22,541</b>	<b>705,358</b>
<b>Non-current assets</b>						
Tangible and intangible fixed assets	-	-	-	8,836	-	8,836
<b>TOTAL NON-CURRENT ASSETS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,836</b>	<b>-</b>	<b>8,836</b>
<b>TOTAL ASSETS</b>	<b>581,567</b>	<b>-</b>	<b>542,503</b>	<b>714,194</b>	<b>22,541</b>	<b>714,194</b>
<b>EQUITY AND LIABILITIES</b>						
<b>Current liabilities</b>						
Accounts payable - compulsory savings	-	-	-	34,843	-	34,843
Payable for Charity activities	-	39,064	-	22,541	-	-
Other current payables	-	-	-	4,693	-	4,693
<b>TOTAL CURRENT LIABILITIES</b>	<b>-</b>	<b>39,064</b>	<b>-</b>	<b>62,077</b>	<b>-</b>	<b>39,536</b>
<b>EQUITY</b>						
Paid-in capital of owners	751,184	-	751,184	733,417	-	733,417
Capital reserves	5	-	5	4	-	4
Surplus from Microfinance activities	-169,622	-	-169,622	-81,304	-	-81,304
Net assets - charity activities	-	-39,064	-39,064	-	22,541	22,541
<b>TOTAL EQUITY</b>	<b>581,567</b>	<b>-39,064</b>	<b>542,503</b>	<b>652,117</b>	<b>22,541</b>	<b>674,658</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>581,567</b>	<b>-</b>	<b>542,503</b>	<b>714,194</b>	<b>22,541</b>	<b>714,194</b>





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# The Dariu Foundation Consolidated profit and Loss statement 2019



Unit: CHF	2019	2018
<b>OPERATING REVENUES</b>		
Loan interests	462,341	1,070,542
Donations	816,112	1,330,834
Other income	22,601	51,500
<b>TOTAL INCOME</b>	<b>1,301,054</b>	<b>2,452,876</b>
<b>EXPENSES</b>		
Personnel costs	932,171	921,946
Scholarship awarded	75,687	127,900
School building	142,872	476,238
Mobile school and coding	490,754	247,798
Donations	46,129	28,327
General and administrative expenses	313,108	160,549
Write-off bad debts	-4,854	21,736
Other expenses	140,318	177,079
Depreciation of fixed assets	21,183	22,528
<b>TOTAL OPERATING EXPENSES</b>	<b>2,157,368</b>	<b>2,184,103</b>
<b>OPERATING PROFIT</b>	<b>-856,314</b>	<b>268,773</b>
<b>OTHER INCOME (EXPENSE)</b>		
Interest income	134,199	2,482
Interest expense	12,677	-68,913
Foreign exchange differences	-2,650	39,005
<b>TOTAL OTHER INCOME (EXPENSE)</b>	<b>144,227</b>	<b>-27,426</b>
<b>NET INCOME (LOSS) FOR THE YEAR</b>	<b>-712,087</b>	<b>241,347</b>





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# The Dariu Foundation Consolidated Balance sheet December 31, 2019

Unit: CHF

	AS AT 31/12/2019	AS AT 31/12/2018
<b>ASSETS</b>		
<b>Current assets</b>		
Cash	2,040,845	1,494,868
Loans receivable	28,880	4,708,930
Other accounts receivable	63,023	49,013
Prepaid expenses	37,408	38,932
Short-term deposits	2,246,451	-
Other current assets	22,385	104,315
<b>TOTAL CURRENT ASSETS</b>	<b>4,438,991</b>	<b>6,396,058</b>
<b>Fixed assets</b>		
Property plant and equipment	-	8,836
Loans receivable, long-term	203,850	413,893
Long-term investments	480,790	-
Other non current assets	-	41,478
<b>TOTAL NON-CURRENT ASSETS</b>	<b>684,640</b>	<b>464,207</b>
<b>TOTAL ASSETS</b>	<b>5,123,631</b>	<b>6,860,265</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Current liabilities</b>		
Other current liabilities	57,999	1,145,855
Deferred income and accrued expenses	104,191	63,866
<b>TOTAL CURRENT LIABILITIES</b>	<b>162,190</b>	<b>1,209,721</b>
<b>LONGTERM LOANS/PAYABLES (INCL. CURRENT PORTIONS)</b>	<b>27,682</b>	<b>7,311</b>
Equity prior year	5,643,233	5,568,588
Capital paid in	-	-14,815
Profit for the period	-712,088	241,347
Translation differences current year	2,614	-151,888
<b>TOTAL EQUITY</b>	<b>4,933,759</b>	<b>5,643,233</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>5,123,631</b>	<b>6,860,265</b>



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The Dariu Foundation calls for support by both private and institutional partners to generate a measurable social impact.

In Switzerland, the Dariu Foundation is incorporated as a charitable society under Swiss law (ZGB, article 60ff). We are tax-exempt by the tax authorities of the Canton Aargau (Steueramt des Kantons Aargau), all other Swiss cantons as well as the federal tax authorities. Therefore, Swiss-taxed donors may claim the maximum tax benefits allowed by local tax law for their contributions. Please use one of the bank accounts below.

As of very recent, we are also able to accept tax-deductible gifts from donors based in the United States and Hong Kong through our partnership with Give2Asia. As Give2Asia is a public charity, within the meaning of Sections 501(c)(3) and 509(a)(1) of the IRC, donors may claim the maximum tax benefits allowed by U.S. tax law for their contributions.

Thanks to our partnership agreement with Transnational Giving Europe (TGE), donors based in Europe receive a tax receipt for their donations to The Dariu Foundation. Please contact us prior to making a donation at [manuela@dariu.com](mailto:manuela@dariu.com), we can launch the process.



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# Contact

For any requests you may have, please contact MANUELA NIETH at the Dariu Foundation at manuela@dariu.com

**Account name:** The Dariu Foundation

**Account number (USD):** 044.137.3703067

**Bank name:** Vietcombank – Tan Binh branch

**Bank address:** 364 Cong Hoa, Ward 13, Tan Binh district, Ho Chi Minh city

**Swift code:** BFTVVNVX007

**Bank:** Aargauische Kantonalbank

**Bank/Address:** Lindenplatz 18, CH-4800 Zofingen, Switzerland

**Account name:** Dariu Foundation, c/o Ringier AG, Brühlstrasse 5, CH-4800 Zofingen, Switzerland

**Account number (CHF):** 0160.9256.2057 (IBAN: CH42 0076 1016 0925 62057)

**Account number (USD):** 0161.1162.7253 (IBAN: CH29 0076 1016 1116 2725 3)

**Swift code:** KBAGCH22

