



ANNUAL REPORT

2025

EDUCATE.ENGAGE.EMPOWER.

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Dream Rite, Inc. is a U.S.-based tax-exempt 501(c)(3) nonprofit charitable organization.
Also registered in Nigeria as an Incorporated Trustee under the name Dream Rite
Foundation.



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A LETTER FROM THE EXECUTIVE DIRECTOR

As we reflect on the past year, I am deeply grateful for the continued growth of Dream Rite and the community of supporters who make our work possible.

2025 marked a major milestone for Dream Rite as we celebrated our 10-year anniversary. In September, we hosted an anniversary preview conference in Lagos, Nigeria, where several of our scholars were showcased during an in-person gathering that celebrated the impact of the past decade. The milestone was officially commemorated in December 2025 as we reflected on ten years of empowering young people through education and opportunity. In the same month, through our flagship scholarship program, the Dreamers College Fund, we proudly awarded 35 scholarships to outstanding students pursuing higher education across multiple disciplines. Our mentorship network also expanded as we welcomed six new mentors who now support our scholars with guidance and professional insight.

This year also marked an important step forward in Dream Rite's long-term vision. Following a community poll, Kenya was selected as the next country for expansion, positioning Dream Rite to extend opportunities to young people beyond Nigeria.

We also launched a new program currently in pilot phase – the Think.Create.Solve Initiative, designed to encourage innovative thinking and problem-solving among young people as they develop solutions to challenges within their communities.

Finally, we experienced an important leadership transition within our finance team. We warmly welcome Kemi Oyewale as our new Finance Director and extend our sincere appreciation to Philip Okunaiya for his years of dedicated service to Dream Rite.

None of this progress would be possible without our mentors, donors, volunteers, employees, and partners who believe in the transformative power of education. I extend my personal appreciation to all.

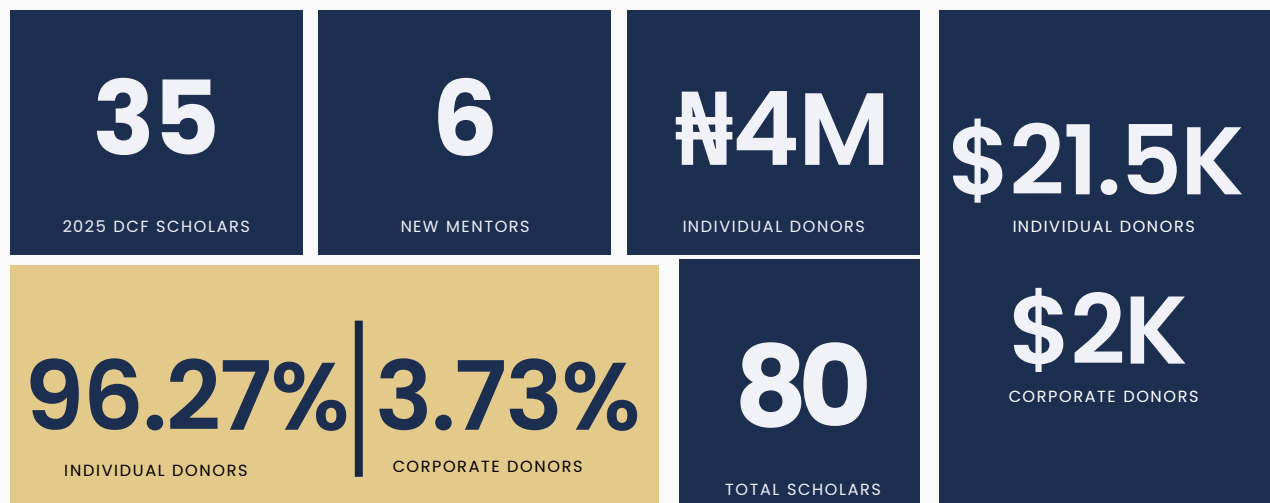
As we look ahead, Dream Rite remains committed to deepening its impact, expanding its reach, and continuing to empower young people to rise into the leaders, innovators, and change-makers our world needs.

Together, we will continue to dream big and empower the future.



Olu Efunwoye, PhD.
Executive Director, Dream Rite

ONE YEAR REVIEW



2025 was a year of meaningful growth and measurable impact for Dream Rite. Through the generosity of our community and the dedication of our volunteers and mentors, we continued to expand opportunities for young people pursuing higher education across Africa.

Scholarships Awarded – 35 New Scholars

Through the Dreamers College Fund, Dream Rite awarded scholarships to 35 exceptional students pursuing university education across multiple disciplines including medicine, engineering, economics, law, pharmacy, and agriculture. These scholars represent the next generation of leaders, innovators, and professionals committed to creating meaningful change within their communities.

Mentor Community – 6 New Mentors

Our MentorMe program continued to strengthen the scholar experience by connecting students with experienced professionals who provide guidance, encouragement, and career insight.

While some mentors transitioned out of the program during the year, six new mentors joined the Dream Rite mentorship network, ensuring continued support for our scholars.

Multiple Leading African Universities

These institutions serve as important training grounds for the future doctors, engineers, economists, and leaders Dream Rite is proud to support.

Dream Rite scholars are currently enrolled in respected Nigerian institutions including, but not limited to:

- University of Ibadan
- University of Lagos
- University of Benin
- Obafemi Awolowo University
- University of Ilorin
- Usmanu Danfodiyo University
- Federal University of Health Sciences
- and several others.



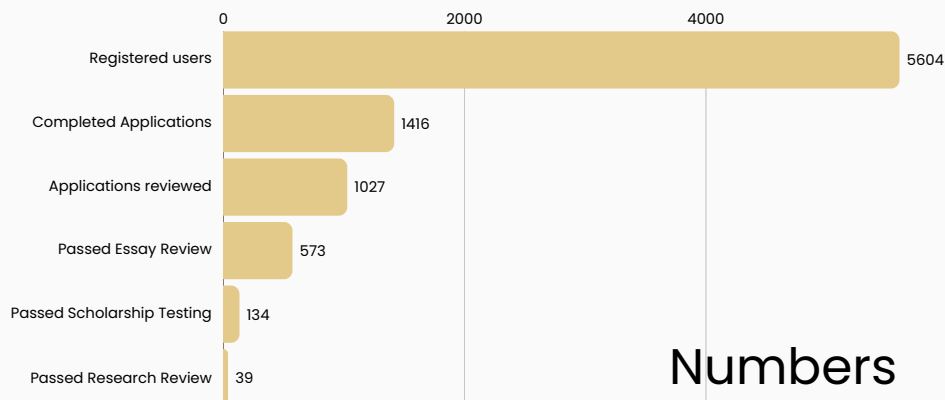
DREAMERS COLLEGE FUND 2025

The DCF is a highly competitive, rigorously structured scholarship program designed to salvage high-potential students who face severe financial barriers that would otherwise force them to abandon higher education.

Operating under the philosophy that education refines the crucible of ideas necessary to solve global problems, the scholarship provides full funding—specifically one million naira per scholar, for a university program lasting four to six years.

The selection process into the DCF program is designed to systematically narrow down the candidate pool through five distinct evaluation phases :

- Stage 0 [Registered Users]: 5604 users showed interest by creating a DCF account profile.
- Stage 1 [Application Validation]: Out of 1,416 submitted applications, 1,027 passed initial validation checks, which confirmed all requirements were met.
- Stage 2 [Essay Review]: The candidate pool was nearly halved, with 573 applicants passing the essay review. This highlights the organization's strong emphasis on the applicant's ability to articulate their 10-year vision and define their academic success.
- Stage 3 [Scholarship Testing]: Candidates who scale the review stage are subjected to an aptitude test. Only 134 candidates passed this stage in 2025.
- Stage 4 [Research Project]: Successful testers are given a research topic to assess their intellectual curiosity and ability to brainstorm solutions to given problems. This stage is highly selective, allowing only 39 candidates to pass in 2025.
- Stage 5 [Final Interview]: The final selection for 2025 was "35." Historically, the number of candidates who pass this final interview matches the total number of scholarships awarded (3 in 2021, 8 in 2022, 14 in 2023, and 25 in 2024).





A Decade of IMPACT

The year 2025 marked a significant milestone for Dream Rite as the organization celebrated **ten years of empowering young people through education, mentorship, and opportunity**. Over the past decade, Dream Rite has supported scholars across multiple Nigerian universities, building a growing community of young leaders committed to education, innovation, and service.

This milestone year was highlighted by the *10-Year Anniversary Preview Conference* held in Lagos, Nigeria, where scholars and supporters gathered to celebrate the journey of Dream Rite and the impact of its programs. The gathering served as a powerful reminder of the transformative potential of education and the growing community that continues to support Dream Rite's mission.

Through its flagship initiative, the Dreamers College Fund, Dream Rite continues to support exceptional students pursuing higher education across a wide range of disciplines including medicine, engineering, economics, pharmacy, law, and other fields critical to national development. These scholars are enrolled in leading universities across Nigeria and demonstrate resilience, academic excellence, and a strong commitment to contributing positively to their communities.

Beyond financial support, Dream Rite provides mentorship and professional guidance that help scholars navigate their academic journeys and prepare for leadership in their respective fields. Mentorship remains a cornerstone of the Dream Rite model, strengthening the scholar experience and fostering a supportive community of learning and growth.

As the organization enters its second decade, Dream Rite is also preparing for the next phase of its journey. The selection of Kenya as the next country for expansion reflects the organization's vision of extending opportunities to talented young people across Africa and building a broader network of future leaders committed to positive societal impact.

Together with its mentors, donors, volunteers, and partners, Dream Rite continues to cultivate future doctors, engineers, economists, innovators, and leaders who will help shape the future of their communities and nations.

MEDIA

The Organization's public standing, credibility and cultural footprint have not gone unnoticed, as our stories have been echoed by major Nigerian news outlets (noting that is where we currently have our footprint). Outlets such as The Guardian, The Nation, and being featured on prominent digital platforms such as TVC , Adeola Fayehun's (a renowned journalist) channel.

In the years of impact, here is what some of our scholars have to share regarding their Dream Rite Journey. Next page > >

**Since 2021: Total scholarships awarded = 85, Withdrawn = 3, Revoked = 2, Total exits = 5 (due to relocation or disciplinary reasons), Active scholars = 80 (indicating 94% retention rate) as at December 31, 2025.*

DCF SCHOLARS HIGHLIGHTS



"Dream Rite played a transformative role in my life throughout my university journey from first year to final year. Their financial support eased a major burden on my parents and made it possible for my siblings to pursue education without having to wait for me to finish due to financial pressure. Beyond the financial help, Dream Rite exposed me to mentorship and inspiring professionals who showed me that greater possibilities exist beyond my background. They did not just support my education, they gave me the confidence and exposure to dream and believe in a better future."

Blessing Bankole – 2022 DCF Scholar



"Being a recipient of the Dreamers College Fund (DCF) Scholarship is one of the best things that have happened to me in recent times. So far, my walk with the DCF program has had such meaningful impact on my academic journey, such that I don't think I could have had elsewhere. Aside from lifting the burden of having to pay my school fees myself, DCF has also connected me with professionals and other students who have gone ahead of me and are currently guiding and supporting me in this journey. GOD bless DCF."

Rufus Forpence – 2025 DCF Scholar



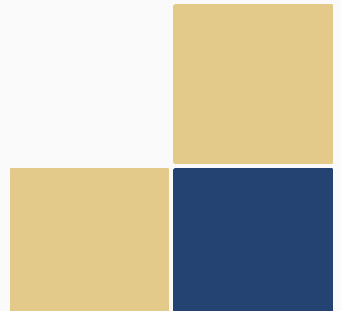
"I was awarded the Dream Rite scholarship in 2022 and since then, Dream Rite has held my hand and walked me through my academic journey. The Quarterly drills are always just in time to help me refocus whenever I am weary and the monthly calls with scholars in my field of study always open me up to new ideas and new ways of learning. In all, Dream Rite has been an indispensable part of my journey in medical school."

Glory Onunwa – 2022 DCF Scholar



"Heading towards my 5th year as a medical student, it has been an interesting journey so far. With Dream Rite taking care of my tuition and the wonderful mentorship program, I have had significant self improvement and my dream of becoming a Medical Doctor draws nearer to actualization. I have benefitted from the guidance of experienced mentors and connected with brilliant fellow students nationwide. I am truly grateful for this privilege and hope for greater achievements together."

Muhammadkabir Yusuf – 2021 DCF Scholar



DCF SCHOLARS HIGHLIGHTS



"Dream Rite is more than an organisation; it is a caring community, and I am always grateful to have been selected as one of the DCF Scholars. My journey with Dream Rite since 2023 has been both amazing and impactful. Before now, I used to hear about nonprofit organisations offering scholarship, but through Dream Rite I have seen one that truly dispenses love, care, and mentorship to scholars beyond just providing financial support. Being part of this family continues to inspire and motivate me to do better.

Jonah Alidor - 2023 DCF Scholar



"Joining the Dreamers College Fund Program has been a rewarding experience for me. Beyond the financial support and mentorship the program provides, it has given me opportunities to grow in meaningful ways. Through leading groups within the program, I have developed important soft skills such as leadership, teamwork, and effective communication. The program has truly been a light in my academic journey, constantly motivating me to strive for excellence. It has not only supported my education but also strengthened my confidence to contribute positively to any community I am part of."

Balqees Abubakar - 2021 DCF Scholar



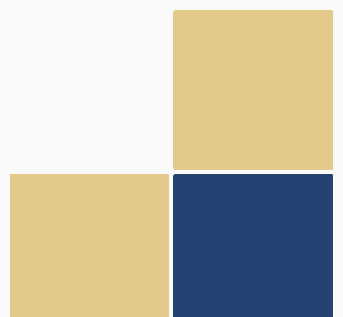
"I am grateful to be part of the Dream Rite Scholars program. Despite the challenging recruitment process, I have found it to be a life-changing experience. The quarterly drills, particularly the Think and Create challenge, have been eye-opening and exciting. I am looking forward to continuing to grow and make an impact with Dream Rite."

Tosin Towolawi - 2023 DCF Scholar



"I was awarded the Dream Rite Scholarship in 2024, which has provided me with strong mentorship and support. I was paired with a buddy and a mentor who regularly reviews my progress and SMART goals. I have also benefited from guidance from other mentors, including a connection that significantly influenced my journey. This support encouraged me to start a community for female students in my school. Additionally, the program fosters collaboration through affinity and cohort groups, enabling scholars to share opportunities and build meaningful relationships."

Gbemisola Adebambo - 2024 DCF Scholar





MENTORME PROGRAM

Dream Rite recognizes that financial disbursement alone is insufficient to guarantee long-term career success. Therefore, the MentorMe program acts as the critical qualitative counterpart to the DCF financial grant. Scholars awarded the DCF are automatically enrolled in this initiative, which pairs them with experienced global professionals to provide career counseling, psychological support, and academic guidance.

The Three Pillars of Mentorship

Our mentors are meticulously selected based on their exemplary academic track records, demonstrated self-discipline, and extensive professional experience. Once onboarded, they assume three primary, transformative roles in their relationship with their mentees:

- Counselor: Utilizing industry knowledge to advise on academic and career courses of action.
- Consultant: Sharing unique life experiences to guide the mentee.
- Cheerleader: Acting as an emotional support system to help mentees thrive.

A Global Network of Expertise

The true strength of the MentorMe program lies in the robust, international human capital backing the organization. Our mentor cohort includes experienced professionals spanning a wide array of critical sectors. This geographic and professional diversity features experts ranging from software security engineers and pharmacists to nurse practitioners, public health advocates, and economic policy analysts.

This extensive network connects scholars with leaders across the USA, Switzerland, the United Kingdom, and Nigeria, exposing them to a wealth of global insight.

Measurable Programmatic Impact

The MentorMe program demonstrates profound programmatic depth and a track record of consistent engagement. Since 2021, the initiative has successfully facilitated:

- Over 100 hours of direct, individualized phone consultations between mentors and scholars.
- The exchange of hundreds of meaningful mentorship messages, providing ongoing support and connection.
- More than 10 hours annually dedicated to structured quarterly drills, designed to challenge scholars and refine their professional skills.

Through MentorMe, Dream Rite is not just funding education; we are actively shaping and equipping the next generation of global leaders, innovators, and problem-solvers.

AUDITOR'S NOTE

INDEPENDENT REVIEW OF DREAM RITE'S FINANCIAL REPORT

For the Fiscal Year Ended December 31, 2025

To the Board of Directors of Dream Rite Inc.,

This report presents the independent review of the financial report of Dream Rite Inc. for the fiscal year ended December 31, 2025, for your information and consideration.

The review provides independent and objective assurance and advisory services aimed at enhancing the accuracy and transparency of Dream Rite's financial reporting. The reviewer was granted unrestricted and timely access to all relevant records and personnel, and a comprehensive meeting was held with the Finance and Management team to discuss the financial statements in detail.

While the preparation and presentation of the financial statement remains the responsibility of the Board of Directors, it should be noted that this review does not encompass all risks or provide full assurance over every aspect of the organization's financial activities. The opinion expressed herein is based primarily on a thorough review of the financial report, which includes the revenue account, the expense account, and the accompanying explanatory notes.

This report is intended solely for the benefit of Dream Rite Inc. The reviewer accepts no responsibility or liability to any third party in connection with this report.

Opinion

Following our review of the financial statements of Dream Rite Inc., which includes the financial report, revenue account, expense account, and the accompanying notes, we are of the opinion that the financial statements present a true and fair view of the financial position of Dream Rite Inc. as of December 31, 2025. This opinion is based on the evidence obtained, which we consider to be sufficient and appropriate to support our conclusion.



Dr. (Mrs) Olabisi Adekola, DBA, FCA.
Reviewer

2025 FINANCIAL OVERVIEW

This report presents the financial performance of Dream Rite for the fiscal year commencing January 1, 2025, and ending December 31, 2025. The following sections detail our strategic asset allocation, revenue growth, and programmatic expenditures.

Cross-Border Treasury Management & Currency Dynamics

Because Dream Rite's primary programmatic operations are executed in Nigeria, our treasury strategy involves the systematic transfer of funds from our US-based TD Bank USD account to our Nigerian NGN accounts. In 2025, we transferred a total of \$20,858.00, which yielded ₦31,149,120.00. This represents a significant increase in capital deployment compared to the \$11,500.00 (₦17,460,500.00) transferred in 2024. A year-over-year analysis of the average exchange rate indicates a reduction of ₦24.91, reflecting a slight appreciation and stabilization of the Naira against the Dollar during this fiscal period.

Revenue Generation & Investment Yield

Dream Rite achieved exceptional revenue growth in 2025, empowering us to significantly expand our scholarship reach to a wider cohort of deserving awardees.

Total USD revenue increased by 144% to \$23,547.81, while NGN revenue grew by 276% to ₦12,511,848.35. This robust financial expansion was driven by a combination of increased donor contributions and highly effective treasury investments.

Notably, net investment earnings accounted for 67.38% of our total NGN revenue. Year-over-year, our investment yields surged by 191.04%, rising from ₦2,896,604.09 in 2024 to ₦8,430,173.85 in 2025. This success is directly attributable to a diversified portfolio strategy encompassing money market instruments, high-yield savings accounts, and traditional one-year fixed deposits.

Expenditure & Asset Position Our programmatic impact scaled in tandem with our revenue. Expenditure for the Dreamers College Fund (DCF) increased by 112.07% compared to 2024, directly reflecting our commitment to extending full scholarships to additional scholars. Concurrently, operational capacity was expanded to support this growth, resulting in a 93.75% increase in employee salary expenditures due to the strategic onboarding of additional paid staff.

We concluded the 2025 fiscal year in a highly stable position, holding total cash assets of \$6,585.08 and ₦64,282,972.34.



2025 FINANCIAL OVERVIEW

Furthermore, our forward-looking investment strategy anticipates an additional ₦5,057,506.80 in net earnings from portfolio activities expected to mature within the first quarter of 2026.

Conclusion and Acknowledgments

The 2025 financial results demonstrate an exceptionally sound economic foundation, ensuring Dream Rite's continued capacity to achieve and expand our educational mission.

We extend our deepest gratitude to our donors, institutional partners, dedicated staff, awardees, and stakeholders, all of whom ensure this service to humanity remains a thriving, going concern.

We warmly invite prospective donors to join us in this vital cause. Your sustained financial investment directly translates into educational access, making dreams come true for the next generation of African leaders.



Olukemi Oyewale
Finance Director, Dream Rite

FINANCIAL STATEMENT

[January 1, 2025 - December 31, 2025]

	DOLLAR(\$)	NAIRA(NGN)
OPENING ACCOUNT BALANCE AS AT Jan 1, 2025		
US Checking Account		
CashApp	4,421.02	
Zeffy	50.00	
Invested Accounts	0.00	34,322,321.56
Naira Checking Account	0.000	3,985,406.27
TOTAL	4,471.02	38,307,727.83
REVENUE		
TOTAL REVENUE	23,547.81	12,511,848.25
US Dollar transferred to Naira Account	20,858.00	31,149,120.00
EXPENDITURE		
Operating Cost	575.75	3,173,170.88
Programs	0.00	14,207,854.00
WHT on Investment		305,021.83
TOTAL EXPENDITURE	575.75	17,686,046.71
		150.000
CLOSING ACCOUNT BALANCE AS AT Dec 31, 2025		
Bank Balances	5,485.08	989,999.64
Cash App Balance	0.00	
Zeffy Balance	1,100.00	
Invested Accounts		63,292,649.74
TOTAL ACCOUNTS BALANCE	6,585.08	64,282,649.38

REVENUE BREAKDOWN

[January 1, 2025 - December 31, 2025]

	DOLLAR(\$)	NAIRA(NGN)
OPENING ACCOUNT BALANCE AS AT Jan 1, 2025		
Revenue		
<i>Individual Donations</i>		
Zeffy	9,710.00	
Checks, Cash & CashApp	10,800.00	4,081,674.50
Zelle	600.00	\$18,000
Benevity Inflows	437.81	
SUBTOTAL	21,547.81	4,081,674.50
<i>Corporate Donations</i>		
Zeffy	1,000.00	
Checks Deposits & Transfer	1,000.00	
SUBTOTAL	2,000.00	
Gross Interest from Investment		
VFD Term Deposit		496,356.16
Ren Money Term Deposit		2,553,862.07
Ren Money High Interest Savings		78,691.34
MTN commercial paper		1,331,880.21
Chapel Hill Denham Money Market		3,969,383.98
SUBTOTAL		8,430,173.75
TOTAL REVENUE	23,547.81	12,511,848.25

EXPENSE BREAKDOWN

[January 1,2025 - December 31, 2025]

	DOLLAR(\$)	NAIRA(NGN)
Program Services		
Dreamers College Fund		10,394,204.00
MentorMe		10,000
Other direct Sponsorship		3,753,650.00
TCS AWARDS		50,000.00
		3,985,406.27
PROGRAM SERVICES COST		14,207,854.00
Operations (Naira)		
Update on Board Trustee & cumulative Annuals		0.00
Employee Salary/staff welfare		1,354,865.60
Bank charges		13,305.28
Dream Rite 2025 Conference expenses		1,805,000.00
OPERATIONS COST		3,173,170.88
Total Program Operations Cost		17,381,024.88
Operations (USD)		
Google domain fees	12.00	
Society for Nonprofit membership	59.00	
Techsoup AWS credit processing fee	95.00	
Facebook advert fee	40.00	
Stripe Fees	0.00	
Website maintenance cost	0.00	
Zoom Service fee	0.00	
Mailbuster fees	15.26	
Printing Annual report	0.00	

EXPENSE BREAKDOWN(cont'd)

[January 1,2025 - December 31, 2025]

	DOLLAR(\$)	NAIRA(NGN)
Volunteer Appreciation	50.00	
Marketing expenses	304.49	
<i>Charges on Investments</i>		
WHT on VFD Term Deposit		49,635.62
WHT on African Trade Investment		0.00
WHT on MTN commercial paper		0.00
WHT on Chapel Hill Denham Money Market		0.00
WHT on Ren Money Term Deposit		255,386.21
Total Investment Charge		305,021.83
GRAND TOTAL EXPENDITURE	575.75	17,686,046.71

ANNUAL INVESTMENT REPORT

Investment Type	Date Open	Date Closed/Matured	Duration	Principal	Interest Rate	Gross Income	Withholding Tax	Net Income	Year Reported	Status
Fixed Deposit										
VFD Fixed	Jul-22	Jul-23	1year	2,000,000.00	14% PA	280,000.00	28,000.00	252,000.00	2023	Closed
VFD Fixed	Apr-23	Apr-24	1year	3,000,000.00	16.5% PA	493,647.50	49,364.75	444,282.75	2024	Closed
RenMoney Fixed 1a	Oct-23	Oct-24	1year	6,000,000.00	21% PA	1,260,000.00	126,000.00	1,134,000.00	2024	Closed
RenMoney Fixed 2	Mar-24	Mar-25	1year	12,000,000.00	21% PA	2,523,386.21	255,386.21	2,268,000.00	2025	Closed
VFD Fixed	Apr-24	Apr-25	1year	3,000,000.00	16.5% PA	496,356.16	49,635.62	446,720.54	2025	Closed
VFD Fixed	Mar-25	Mar-26	1year	5,000,000.00	27% PA	1,350,000.00	135,000.00	1,215,000.00		Open
VFD Fixed	Mar-25	Mar-26	1year	13,000,000.00	27% PA	3,510,000.00	351,000.00	3,159,000.00		Open
VFD Fixed	Nov-25	Feb-26	90days	14,000,000.00	25% PA	759,452.00	75,945.20	683,506.80		Open
Other Investments										
AfriTradeInv	Jul-23	Nov-23	4-month	2,250,000.00	8% PQ	180,000.00	-	180,000.00	2023	Closed
AfriTradeInv	Oct-23	Feb-24	4-month	1,750,000.00	8% PQ	140,000.00	-	140,000.00	2024	Closed
AfriTradeInv	Feb-23	Jun-24	4-month	1,750,000.00	8% PQ	140,000.00	-	140,000.00	2024	Closed
AfriTradeInv	Jun-24	Jul-24	37 days	1,750,000.00	8%	35,000.00	-	35,000.00	2024	Closed
AfriTradeInv	Jul-24	Nov-24	4-month	1,000,000.00	8% PQ	80,000.00	-	80,000.00	2024	Closed
RenMoney Fixed 1b	Oct-24	Oct-24	14days	7,134,000.00	10.29% PA	28,077.16	2,807.72	25,269.45	2024	Closed
MTN Commercial Paper	Dec-24	Aug-25	267days	6,999,055.80	29.93% PA	1,479,866.90	147,986.69	1,331,880.21	2024/2025	Closed
Money Market Chapell	Nov-24	TBD		27,000,000.00		4,292,649.74	-	4,292,649.74	2024	Open

NOTES Investment income was reported on a cash basis from inception through 2025. Effective 2026, the reporting basis will transition to accrual. Under this approach, income will be recognized proportionately in the period it is earned, regardless of when the cash is received or the account is credited.

Dream Rite 2025 Investment Portfolio Summary	
Metric	Amount
Total Capital Invested	48,999,055.80
Total Investment Income Earned	8,046,460.67
Total Tax Paid	305,021.83
Active Investments	63,292,649.74
Closed Investments	21,999,055.80

OUR 2026 STRATEGY

As Dream Rite looks toward the future, our commitment remains steadfast: to empower young people through education, mentorship, and opportunity. The progress made in 2025 has laid a strong foundation for the next phase of growth.

Geographic Expansion

Dream Rite is scaling the scholarship program beyond the borders of Nigeria to East Africa, Kenya. While the current applicant pool is robustly national, we are moving into the realization of our multi-year plan to reach students in other African nations. To demonstrate the vision and align with the broader mission, to empower the future of young people in Africa.

With Kenya identified as our next country of impact, Dream Rite will begin laying the groundwork for extending the Dreamers College Fund to scholars beyond Nigeria. This expansion represents an important step toward building a broader pan-African network of young leaders.

Partnership and Capacity Building

We believe that enhanced brand awareness will attract high-net-worth supporters, institutional grant-makers, and corporate sponsors who share the vision of our organization. The continued expansion of the MentorMe program to include executives from global corporations across the diaspora is a vital strategic pillar that will continue to happen.

Building Long-Term Impact

Our goal is not simply to support students through university but to cultivate a generation of professionals who will contribute meaningfully to their communities and economies.

By investing in education today, we are helping shape the leaders, innovators, and problem-solvers of tomorrow.

ACKNOWLEDGEMENTS

We want to acknowledge the contributions of the people who worked tirelessly to support the pursuit of Dream Rite Mission: partners, donors, mentors, staff, volunteers, and all stakeholders.

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**WE THANK YOU
FOR YOUR CONTINUED SUPPORT IN
OUR PROGRAMS**