



To Love Children's mission is to create sustainable educational development opportunities for the girl child in the developing world, in order to break the cycle of poverty.

## Celebrating our Three-Year Anniversary

Inside This Issue: Just for Today, Message on To Love Children 2.0, Spotlight on Mboira Godfrey, What is Mirco Finance? Classifieds

# march

## news

Volume 4 Issue 3  
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To Love Children Educational Foundation International,  
Inc. 501c(3) non-profit, International Non-Governmental  
Organization

Founded July 25, 2002  
International Home Office in San Francisco, California  
Registered NGO in Uganda, East Africa

Key staff volunteer offices in Kenya, England, USA,  
Germany, Ecuador



David Kenneth Waldman  
Founder/President/CEO



ILLUSTRATION BY KIM SPULLER  
CREATED BY DAVID KENNETH WALDMAN

“Imagine all the people living life in peace. You may say I’m a dreamer, but I’m not the only one. I hope someday you’ll join us, and the world will live as one.”  
~ John Lennon



# A Message from Our Founder, President & CEO

## David Kenneth Waldman

Dear Volunteers, Board of Directors, Partners, Staff, and Friends,

Thomas L. Friedman is three time winner of the Pulitzer Prize for his work at the New York Times where he serves as the foreign affairs columnist and the author three bestselling books. According to Friedman in his new book *The World is Flat* he goes into detail and (from the book jacket) demystifies how globalization has through the convergence of technology and historical events such as the Berlin wall coming down and the attacks on the World Trade Center and the Pentagon and the Iraq war has allowed India and China and so many other countries to become of the global supply chain for services and manufacturing. This he says has created a explosion of wealth of wealth in the middle classes of the world's two largest nations giving them a new and important large stake in the success of globalization. If posits that the world has gotten too small and too fast and too flat for people and their political systems to adjust in a stable manner?

Friedman later in the book states that the “the most important forces fighting poverty in India today in my view, are those NGO’s fighting for better local governance, using the internet and the modern tools of the flat world to put a spotlight on corruption, mismanagement, and tax avoidance.” He goes on to say that “modern populism to be effective and meaningful should be about reform retail—making globalization workable, sustainable and fair for more people by improving their local governance...” The average poor person needs the state to take care of its water and electricity Friedman states, but I posit that International Non Governmental Organizations working with the state is the only avenue to get the voice of the poor to those with the control over the resources. And I agree with Friedman that collaboration in poverty alleviation is not for NGO’s alone but is also the responsibility of multinational corporations.

I open my message with this perspective as I read Thomas Friedman’s book while in Uganda and Kenya. I couldn’t stop myself from declaring out loud everytime I read from him the world is flat and getting flatter everyday “that the world is round” and for millions of children that are not in school, for the billions living on less than a dollar a day, for the millions of children dying from preventable causes, for the millions that have to retrieve water everyday that is not clean or safe to drink, for the millions of girls denied basic human rights as outlined in the Convention on the Rights of the Child, the list of what makes the world still very much round goes on but the point is made, we need Thomas Friedman to write a best selling book to tell the world about the round world and how it is being excluded by traditions, cultural practices, customs, beliefs, religion, and superstition as from this headline in the Christian Science Monitor From the January 13, 2006 edition –(bold is my inclusion) <http://www.csmonitor.com/2006/0113/p01s04-wosc.html>

India’s ‘girl deficit’ deepest among educated  
Study: Selective-sex abortion claims 500,000 girls a year.

While in East Africa I have through: field visits to Bweyale Internally Person Camp in Northern Uganda, extensive discussions with the staff of TLC Uganda and TLC Kenya as well as other experts and NGO leaders, my first hand seeing how our Universal African Resource Center and Library has been overtaken by a greater need for services and our inability to meet the demand for services relying on the volunteers of other NGO’s and schools, plus not reaching our intended target population the most vulnerable and excluded girls and women and the culmination of over three and a half years of planning, and implementation of To Love Children’s mission, I have reached the conclusion that now is the time for To Love Children to move from TLC 1.0 where we piloted, learned, made contacts across all sectors, hone our mission and purpose, learn from using the little resources we had by partnering with others to open our Resource Centers and Libraries to TLC 2.0.

Like Thomas Friedman’s expert analysis of how technology and a global supply chain can create for a small social entrepreneur the same advantages of the largest multinationals in making a global presence. We have already in TLC 1.0 paved the way for that outreach globally. We have established contacts with experts, NGO’s and volunteers in over 47 countries around the world and we have successful used the internet to publish our Global Child Journal and newsletter and Web site. Now in

TLC 2.0 we need to fine tune our brand starting with a new design for our web site coming out soon, and to:

- Act independent owning the land and buildings where we open Universal Resource Centers and Libraries with a sustainable plan for the local community we are serving to have shared ownership in the profits, and what educational services they require.
- Stay focused to our mission for the most vulnerable girl child and women. While we will not exclude boys our mission, and message and how we market ourselves is to deliver our services to the girl child and not try to accommodate the needs of other NGO's and interests that want to reach boys and children already in school preparing for exams. That is not what TLC was founded for. That is not that we will not meet those needs but they are secondary after we meet our primary mission. IF you educate a girl you educate a nation. The best investment is in girl education and that is our mantra and reason for being.
- My major efforts will be focused on creating profit centers, grant writing, individual donors and fund raising of all types. As a team and family we have an incredible expert group of people in many different fields speaking over 44 languages. I need for you to translate all of the most important messages and programs into your language so we can disseminate around the world.
- The three programs for To Love Children has always been sustainable educational development opportunities for the girl child, Health, Peace, Science, Early Child Development curriculum, and Micro Finance for the poorest of women. The MFI called WOMEN while still part of To Love Children technically will be incorporated and spun off legally to operate on its own, and I have added a fourth and essential need for the girl child and that is affordable toxic free water and we are working with Crystal Clear Technologies in this effort.
- Global Child Journal, our BLOG, and Global Education Opportunities Travel Outreach Program GEOTOP are all means to promote our mission and to create sustainable means for us to operate.

TLC 2.0 will mean a more independent NGO that will allow us to meet our mission in ways not before possible. Our backbone continues to be our volunteers and partners. We in TLC 2.0 will be working harder to create paid salary positions first by offering benefits, then part time salary and then a full paid position as we create from grants and other sources the means to hire. Being independent means operating world wide with a paid staff supplemented with volunteers so we can bring their contacts and experience and range of professions into our organization.

In order to meet the needs and understanding for To Love Children 1.0 I enrolled in a Masters program and got my MA in International Relations from Golden Gate University. After four years of research and volunteering for a NGO myself full time in 2001 I graduate and started the paper work for registering our NGO as a 501c3. From December, 2001 to July 2002 when we formally registered in California I honed our programs and mission. I spent the entire 2003 and 2004 expanding and opening up the contacts and programs till we have reached this point today.

In order to reach the level of TLC 2.0 I have made the decision to enroll in a Doctoral program and presently waiting for my acceptance into the University I applied to. I will be getting in 2009 if all goes well a Phd in Public Policy and Administration specializing in International Non Governmental Organizations to get the understanding, the contacts and the ability to take us from TLC 2.0 to TLC 3.0 where To Love Children will be helping to shape policy in order for governments, the UN, and non governmental organizations will be able to take the round world for so many billions and flatten it while respecting diversity of language, cultural practices, traditional customs and beliefs that enrich our world. To effect policy and the means to reach those girls and women without a voice, I am working now towards that goal I have set for myself.

I know working full time and running To Love Children as well as starting a Doctoral program for some of you might question my sanity. I point to the results of my CV showing that I always at the concurrent time had a TV and Radio show while working full time, taking my Masters program while working and traveling for a living and running a publishing company and radio and TV Show and so I have always had a drive to follow my passions and strong need to do whatever I could to improve my experience and education in order to fulfill the mission I had set out for myself to help children.

Finally I have met some wonderful and dedicated people in our TLC Kenya and TLC Uganda office. Below is a photo of our Kenya TLC staff and to my left is Mercy Musomi the Executive Director

of the Girl Child Network who will not only share office space for our TLC Kenya staff once we are registered as a NGO but will work with me personally as well as all of us to improve the life of the girl child locally in Kenya, East Africa and internationally. I also had the honor of meeting another incredible woman advocate for the girl child the Honorable Minister of Gender, Labor and Social Development Zoe Bakoko Bakoruzoe who will work with To Love Children. And we have made new partners and friends with two film makers Jeff Lee and Mark Inetta two Americans that will be working with To Love Children to produce this November a documentary on the Girl Child tentatively titled The Invisible Girl Child. More to come on this and all of the above as events unfold.

I want to take a moment here to thank with all my heart Denis who took care of me as my driver and looked after my safety, as a To Love Children volunteer he has made innumerable contributions serving unselfishly and made sacrifices to his health and well being to protect our interests and property.

I learned a few days ago Denis' wife who was pregnant died leaving him with a toddler girl. Please join me in sending Denis our sincere condolences. I would like to set up a scholarship fund for his little girl to start a mutual fund so she is assured to go to school and through to the University level. This is a goal I always had, and that was to create a fund to give scholarships for girls.

I will ask our financial volunteer experts to come forward to help me in choosing the right vehicle so that we can withdraw money as needed and still get the largest interest possible. Any donation to To Love Children from the USA is a tax deduction but we recommend that you check with the IRS and your tax consultant for the exact ruling in your situation.

I feel that creating this fund will bring meaning to so many girls in the developing world as well as to give something to honor Denis's wife life. I am going to call this Scholarship fund the Rebecca Scholarship Fund as that is her name, Rebecca. As it is also the name of my departed mother I named my children's publishing company Rebecca House International so while it resonates so beautifully for me I also know it allows me to always know that her life and dedication to help others will live on.

This then is my hope that one day Denis and his girl will see hope that out of death comes life for other girl children and while it can not take away the pain of grief today it can give for some future day for his family and daughter, a memory and a legacy for his wife. It will also I hope for all woman in Uganda and African one day represent hope for the girls that women leave behind dying premature so that all those that die in obscurity as so many women and girls do in Africa will have hope for the future for the girls of Africa left orphaned.

For more information please contact me directly at [davidkennethwaldman@tolovechildren.org](mailto:davidkennethwaldman@tolovechildren.org)

Sincerely,

*David Kenneth Waldman*

Founder/ President/ CEO



David Kenneth Waldman, Mercy Musomi and the TLC Kenya Staff: David Mbuvi, Joshua Kalb, Agnes Atieno, Nancy Kiduya, Richard Maitiyya and Erustus Abnere

David Lubaale: Photographer

# Spotlight On Mirco Finance

## 1. What is microfinance?

To most, microfinance means providing very poor families with very small loans (microcredit) to help them engage in productive activities or grow their tiny businesses. Over time, microfinance has come to include a broader range of services (credit, savings, insurance, etc.) as we have come to realize that the poor and the very poor who lack access to traditional formal financial institutions require a variety of financial products.

## 2. Who are the clients of microfinance?

The typical microfinance clients are low-income persons that do not have access to formal financial institutions. Microfinance clients are typically self-employed, often household-based entrepreneurs. In rural areas, they are usually small farmers and others who are engaged in small income-generating activities such as food processing and petty trade. In urban areas, microfinance activities are more diverse and include shopkeepers, service providers, artisans, street vendors, etc. Microfinance clients are poor and vulnerable non-poor who have a relatively stable source of income. Related background resources: Balancing the double day: Women as managers of micro enterprises Restrepo Chebar, Eliana; Reichmann, Rebecca Somerville, MA, USA: Accion International (1995) Finance against poverty: Effective institutions for lending to small farmers and micro-enterprises in developing countries Volume 1: Theory and Policy Recommendations Volume 2: Country Case Studies Hulme, David; Mosley, P. London: Routledge (1996) ISBN: 0-415-12429-8

## 3. How does microfinance help the poor?

Experience shows that microfinance can help the poor to increase income, build viable businesses, and reduce their vulnerability to external shocks. It can also be a powerful instrument for self-empowerment by enabling the poor, especially women, to become economic agents of change.

Poverty is multi-dimensional. By providing access to financial services, microfinance plays an important role in the fight against the many aspects of poverty. For instance, income generation from a business helps not only the business activity expand but also contributes to household income and its attendant benefits on food security, children's education, etc. Moreover, for women who, in many contexts, are secluded from public space, transacting with formal institutions can also build confidence and empowerment.

Recent research has revealed the extent to which individuals around the poverty line are vulnerable to shocks such as illness of a wage earner, weather, theft, or other such events. These shocks produce a huge claim on the limited financial resources of the family unit, and, absent effective financial services, can drive a family so much deeper into poverty that it can take years to recover.

Related background resources:

Microfinance, risk management and poverty  
Cohen, M.; Sebstad, J.

Washington, DC: Assessing Impact of Microenterprise Services  
(AIMS), Management Systems International / USAID (2000)

The microfinance revolution  
Morduch, J.  
Cambridge, Mass.: Harvard University (1997)

Rural finance for food security for the poor: Implications for research and policy  
Zeller, M.; Schrieder, G.; Braun, J.; Heidhues, F  
(Food policy review 4) Washington, D.C., USA: International  
Food Policy Research Institute (IFPRI) (1997)

# To Love Children Roundtable

We invite your response from experts to extend the dialogue and to find solutions to topics presented in the TLC Roundtable.

What cultural, social, political, or educational action, programs or law need to be taken to stop the practice of killing girl fetuses and favoring boys? What does that practice do for the human rights for girls and women in china and India not valued. The two nations has over 1/3 of the worlds population.



From the September 03, 2004 edition - <http://www.csmonitor.com/2004/0903/p01s03-woap.html>

China Faces Future As Land Of Boys

By Robert Marquand - Staff Writer Of The Christian Science Monitor

“amid new efforts in China, including a ban on ultrasound tests, to reduce the country’s increasing gender imbalance. The “one child” policy and an old cultural preference for male heirs have encouraged use of ultrasounds to identify and abort female fetuses.”

From the January 13, 2006 edition - <http://www.csmonitor.com/2006/0113/p01s04-wosc.html>

India’s ‘Girl Deficit’ Deepest Among Educated

Study: Selective-sex Abortion Claims 500,000 Girls A Year.

By Scott Baldauf -| Staff Writer Of The Christian Science Monitor

## To Love Children Interviews Kampala Brass Band Director Godfrey Mboira

TLC: Let us get some of your biography facts out of the way. How old are you and tell us about your own education?

GM: 36 years old I was in primary school in 1976, at the O level (High School) in 1983, and from 1990 to 1993 I was studying capartentry. In 1994 to 1996 I found myself in child’s health and communicable diseases.

TLC: What inspired you to form the Kampala Brass Band?

GM: I asked myself what can help us forget the misery and the pain that is our life in Uganda and the answer was that playing music helps us to forget. Father Wynand-Huys a Dutchman in 1980 started to care for me and my school fees. Father took care of my father when he was dying in the hospital. This motivated me to emulate Father and care for children in need. Father taught me that music was a force that brings all people together and so the Kampala Brass Band was formed with 10 boys in 2000. Today we have 93 children of which 43 are girls ranging in age from 7 to 18 years of age. The children are HIV/AIDS victims, orphans whose parents died in the pandemic. The children are international coming from Uganda, Tanzania, Rwanda, Kenya and the Congo.

TLC: How did you find the funding to start the band and buy instruments for poor children?

GM: I became the Director of the Rwandan Army Brass Band for one year. I composed the Rwandan National Anthem after Parliament composed the words for me. Since there was no common language between the Rwandans and myself we only had the music in which to communicate.. The money I earned helped me to buy the instruments to start the Kampala Brass Band.

TLC: How do you find children to play in the Band?

GM: The children come to us through listening to the music we play. They want to become part of something that allows them to have a opportunity for bettering their lives. I can not take every child and I have to send many away due to lack of funding and resources.

TLC: That must be difficult for you?

GM We have a music curriculum that: creates music for schools concerts, charity works, birthdays, weddings and parades. We led 22,000 children and adults in a Walk for Education for To Love Children on November 25 2004, (TLC: Yes I will always be grateful) and we performed for the President of Uganda as well as performing with Brass Bands from Germany. This will help us to grow so we can reach more children.

TLC Any final thoughts or comments you would like us to know?

GM The Kampala Brass Band performs plays, drama skits to teach the ABCD's of HIV prevention A abstinence B Be Careful C Condoms and if you don't do the ABC's D Death. Lillian Kyabaki whose art work will feature in the third issue of the Global Child Journal and an example in this newsletter is our first girl our first member of the band actually to attend University. We are very proud of her.

TLC note: The Kampala Brass Band Mission is a society that cares for the underprivileged children to make their future brighter. In my recent and second visit to the Band I spoke to them how everything is possible if they can preserve, study and continue their education, that I told them is my belief growing up in America and that I believed it to be true for this remarkable group of children. After my talk a young man came up to me and said, "Mr. David you said that all things are possible right?": "Yes" I answered, " All things are possible" "Well " this young man boldly said, " I have a dream to go to New York and see those immense buildings that touch the sky with my own eyes."

The next day I met our film makers and they returned to the Band with me to film them performing the drama skits and playing their music for a documentary they are doing on the music of African. Jeff Lee and Mark Inetta now know of this young man's dream and see that it is possible to fund the Band to travel to New York to do concerts. "Education needs opportunity as a dam needs water to channel it's potential energy" something I said in 2004 and today believe even more. It is not enough to teach and provide music education you need to provide opportunity so that this young man's dream that reaches for the sky can see that his dream can be made true working with others to provide opportunity. I would place a investment in this young man future and the story is that there is a continent of young people in Africa waiting for the same realization of their dreams. Can you picture the peace and prosperity of the world living in economic and environmental harmony with millions of children's minds tapped to channel their hopes, dreams and goals for a better life and a better world? That is the world I want to live in and that is the world Godfrey Mboira is helping to create.

## How Can I Help TLC?

Contribute to our programs with a donation of money, time and expertise.

### Programs

1. Healthy and Smart HIV/AIDS Prevention Curriculum
2. Women Organization Micro Financial Educational Network
3. Clean Water Project
4. Solar Energy Resource Center
5. Universal African Resource Center and Library
6. Kampala Brass Band
7. Peace – a peace curriculum for children

Each month we will focus on a part of our many programs where you can make a difference with a \$100 contribution. And of course any amount goes a long way. Your contribution will pay for the sustainable running of our programs.

# To Love Children's Born With A Learning Mind Educational Online Store

Buy Educational books, CD's and materials to help support our educational programs for the girl child in the developing world

## Classifieds & Advertising Section

Partners, volunteers, members place your advertising or classified ad here free and reach hundreds of people that live in over 41 countries. All ads are subject to approval of the Editor and a suggested minimum of 10% of any profits from any sale be donated to the running of TLC's programs

## Shop Online & Donate

Who hasn't uttered the words, "I wish there was something I could do to help"? Now you can. Start shopping!

At [www.iGive.com](http://www.iGive.com), you can buy the items you've always wanted from Overstock.com, Barnes and Noble Books, The Gap, Apple Computers, Dell, Best Buy, and more. Rent a movie with Netflix, book travel on Expedia or get your office to order online supplies from Staples or Office Depot. It's FREE, no invisible costs or tricky obligations. Shop for everyday items at the over 650 stores at the Mall at iGive.com. Up to 30% of each purchase is donated to TLC. What could be easier? Buy the things you always need and always buy and support To Love Children every time you do.

Join now by going to <http://www.iGive.com/ToLoveChildren>

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# The Global Child Journal

The Global Child Journal is a new multidisciplinary journal providing articles to help specialists and non-specialists keep up with research on and developmental efforts to improve educational opportunities for children. Each issue will cover a specific topic from various perspectives. It will include articles on demographics, on education, and on the link between the education of girl children and the economic well being of the community. It will also include reports from the field and from academia on work that is being done to educate children.

\$35.00

For information on how to subscribe, obtain a hard copy, or to place advertisements E-Mail: [GlobalChildJournal@tolovechildren.org](mailto:GlobalChildJournal@tolovechildren.org) or to see the online version go to <http://www.tolovechildren.org/2004/Final%20for%20Web.pdf>

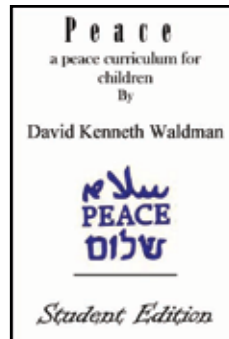


## Curriculum Books

Published by To Love Children and Rebecca House Publishing International.

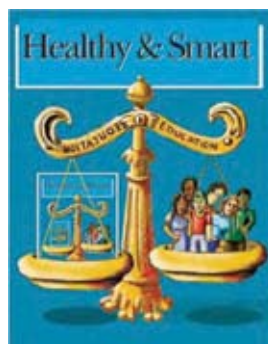
To Love Children's HIV/AIDS prevention curriculum for Students ages 14 to 18 yrs.  
Publishing Date to be announced.

\$25.00



A Peace Curriculum for children ages 7 to 12 years of age. Publishing date to be announced.

\$25.00



# Rebecca House Publishing International

Children's books and cassette tapes for sale. Profits from the sales of children's books and cassettes go for operating costs for To Love Children.

## Crystal Moonlight by David Kenneth Waldman

\$10.95

for ages 4-8

A blind girl named Gale learns to see with her heart and not with her eyes alone.

## The Changer by Tatiana Strelkoff

\$10.95

for ages 9-12

A ten-year-old boy named Jeremy learns the gift of being one with animals from Woodman, a Choctaw Indian.

## How Teddy Bears Find Their Homes by David Kenneth Waldman

\$7.95

for ages 4-8

At the age of five, Benjamin Tristan Bear learns that you find your home through love. An original teddy bear song is included.

This cassette also includes Crystal Moonlight, a Crystal Moonlight lullaby song, and the theme song for To Love Children. Ron Dante, a two-time Tony award winner and the voice of The Archie's and hits such as Sugar, Sugar, is featured on this tape along the incredible voice talent of Roo Morgan, who has done work for Disney and appeared on the Smothers Brothers TV show.

## Wish Upon a Star

Songs and Stories for Children

\$20.00

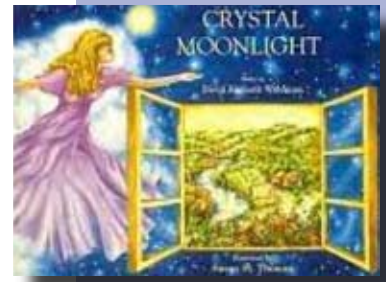
New CD from Rebecca House Publishing featuring the songs and stories from How Teddy Bears find Their Homes plus an original song about Africa written for To Love Children, A African Storyteller reciting a African fable.

Publishing date to be announced.

## New Children's Art

For sale. For information and pricing for creating a poster suitable for framing contact [DavidKennethWaldman@tolovechildren.org](mailto:DavidKennethWaldman@tolovechildren.org)

The profit goes to pay for Lillian's college education, she is the first girl and person attending University from the Kampala Brass Band. There will be three more posters available and art done by request of scenes of life for children in Uganda.



# Volunteers Needed

Executive Director

Accountant

Chief Financial Officer

Bookkeeper

International Public Health Director

Editors and writers

People to work on To Love Children BLOG

Translators in Russian – German- Chinese Mandarin or other major dialects, Italian

Graphic Designers and Illustrators

Fundraising and Sales People

Board of Directors

Advisory Board Members for Micro Loan

Curriculum and for To Love Children

Join Board of Directors committees such Financial, Education, Programs, Fundraising and Publishing

For more information about this one of a kind opportunity with an NGO that is growing everyday, please send a cover letter and resume to David Kenneth Waldman at [DavidKennethWaldman@tolovechildren.org](mailto:DavidKennethWaldman@tolovechildren.org)

## Our Annual Reports Are Available Online Free

