

## No a gift but a loan

No gift but a loan ILC (international learning company) Malawi is a company started up by students from the Drenthe University and the Mzuzu University in Malawi in 2005. The goal of our business is not making profit, but it is improving the living standards of the people in Malawi. We are trying to do that by giving the Malawian people the chance to start their own businesses. Our principle is: "Giving a loan not a gift!" One micro credit is about € 150, which is a sufficient amount to start a business. With micro-project we mean financing and starting up ventures in Malawi. By strict selection criteria we decide if a loan is accepted. As soon as this is accepted the project will be started and controlled by the student monitors in Malawi. The loans will be repaid in instalments. When the loan is repaid, the money will be reinvested again in another micro project. With the micro-credits we are giving them the opportunity for a new start and then they are responsible for the future results. The idea of 'giving a helping hand' is also the base of our charity project. We want to start building up the HOPE HOME VILLAGE in which children can get a high education. We hope this will change their future into a better one. The future is also changed by our third project, the irrigation project. By introducing a new and better irrigation system the people can increase the efficiency of their harvest. But what makes our project so unique? Our ILC is working together directly with Malawian students (Monitors). After the selection and the founding of a project have been done by the Dutch part of the ILC, the micro-project can start. At the beginning of each micro-project the Monitors teach the people how to run their own business. They are also monitoring and controlling the micro-projects in Malawi. We make sure that the money received from sponsors is spent in the right way because the monitors are buying all materials needed for the business. As you can see, we don't give the loan in cash, but in equipment.

This whole project is about trust! This year we had the chance to collaborate with 3 Malawian students to exchange our experiences and knowledge. During a period of three months we learned a lot about each other: The circumstances the others live in and more about the people themselves. In this way we became even more trustworthy to each other. We have got high security concerning the micro projects in Malawi. Last sentence:

Because of the personal relationship between the Dutch students and the Malawian monitors we build trust. This is the base for a long term relationship between both countries and provides sustainability for the project. More Information: [www.microprojects.nl](http://www.microprojects.nl)