



50 Wyuna Avenue  
Freshwater  
NSW 2096

If you would like any more information, visit  
[www.microloanfoundation.org.au](http://www.microloanfoundation.org.au)  
contact **Brian Keen** on 0417 211 366  
or email [brian@microloanfoundation.org.au](mailto:brian@microloanfoundation.org.au)



With MicroLoan your gift will last more than one generation



# A LONG LASTING LEGACY



**We believe the best way to help people is to help them to help themselves. So we give some of the poorest women in sub-Saharan Africa small loans and training to help them set up their own businesses.**

When the loans are repaid (and more than 98% of them are), we recycle the money to provide new loans to help yet more women and their families work their way out of poverty. So your donation isn't just spent once.

We started with just one person, a bicycle and £10,000 in 2002.

By 2011, we were making 60,000 loans and helping 30,000 women entrepreneurs each year in Malawi, Namibia and Zambia. We have ambitious plans for the future. Our goal is to help over 500,000 women each year. To realise those plans we need your help.

## PLEASE REMEMBER THE MICROLOAN FOUNDATION IN YOUR WILL

That way you can help the women entrepreneurs in Africa to work their way out of poverty, so they can feed, clothe and provide medicines and education for their children.

Best of all, your money will go on working again...and again...and again. This is because when the women repay their loans, the charity simply recycles the money to help more and more women.



## A LEGACY TO THE MICROLOAN FOUNDATION IS...

### **Effective**

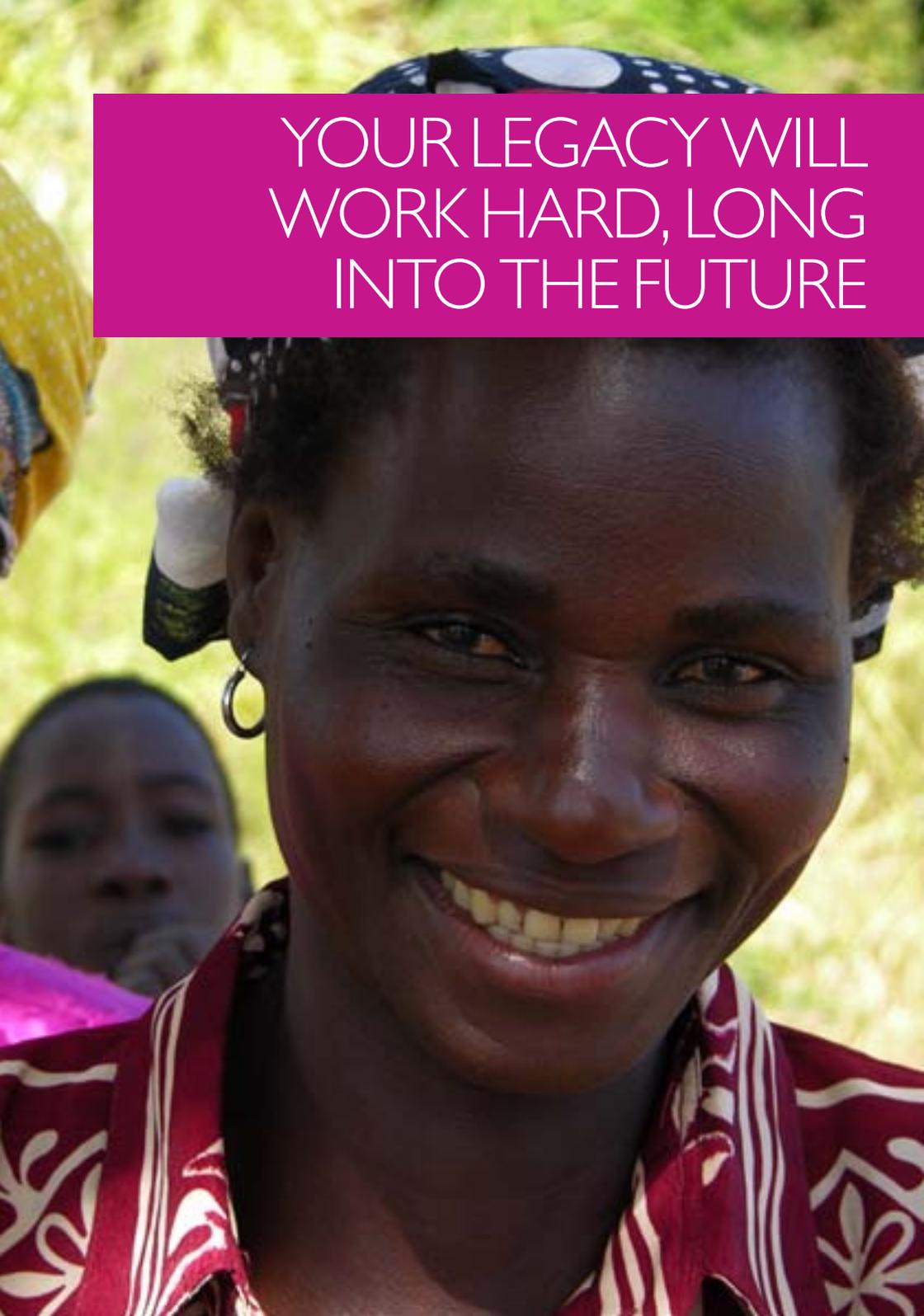
Microloans and business training are proven ways of giving women a helping 'hand up' rather than a 'hand out'.

When each loan is repaid, the money is reused time and time again to provide new loans. So your legacy goes on working, long after your death, to help more and more women and their families.

### **Easy**

If you've already made a will, all you have to do is to add a simple codicil.\* If you haven't made a will but are thinking of doing so, you just need to include the MicroLoan Foundation among your beneficiaries. Remember, there's no inheritance tax to pay on legacies to charities.

*\*A codicil amends an existing will. It must be signed by two witnesses.*



YOUR LEGACY WILL  
WORK HARD, LONG  
INTO THE FUTURE

£1,500 sponsors a new group of women – and will change the lives of 20 women and up to 100 children each and every year.

£32,000 enables MicroLoan to employ a local field officer who will train, mentor, disburse and manage loans for 330 women every year.

£60,000 provides starting loans for 2,400 women to set up businesses.

£100,000 establishes a new local office, helping around 1,000 women and up to 5,000 children year after year.



**Chrissy Gondwe** rears pigs and grows tobacco. “My husband used to regard me as useless, but now I provide more than him,” she says.



Flora differentiates ‘**Flora’s Fries**’ chip stall from the competition by providing a seating area and by selling cold drinks and fried chicken.

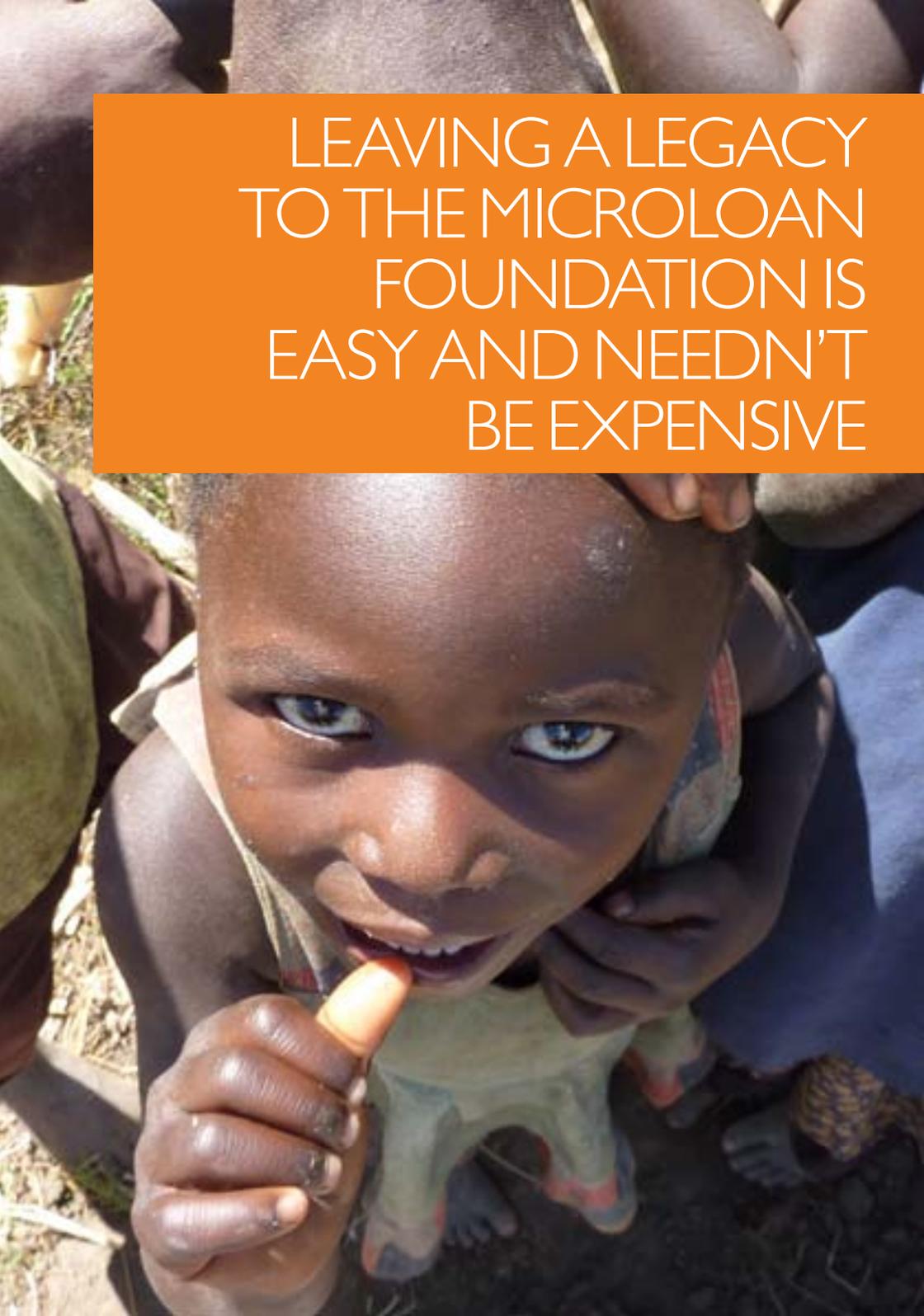


**Idah Phiri** runs a small grocery store. Her loan this time round is £70, and her goals are to make sure that all her children finish school.



**Lincy Mbeye** sells fresh tomatoes to support 7 children and 3 AIDS orphans. Growing her business has made a real difference to her life: “Now my children don’t beg me for food.”

LEAVING A LEGACY  
TO THE MICROLOAN  
FOUNDATION IS  
EASY AND NEEDN'T  
BE EXPENSIVE



**If you have made a will**, but are thinking of leaving a gift to MicroLoan, you just need to add a codicil. We can send you a short form to fill in (or you can download it from our website). Simply sign it in front of two independent witnesses and keep it with your will.

**If you are about to make a will**, the best way of helping us is to leave us a residuary bequest (i.e. a proportion of your estate after all your debts have been paid). The other main type of bequest is a pecuniary bequest, by which you leave a fixed sum of money specified by you. Unless you update your will regularly this type of bequest is vulnerable to inflation with the result that you may leave us less than intended.

Whichever type of bequest you choose, it's crucial that you accurately identify us so that there's no doubt about who you want the money to go to.

Our full name is MicroLoan Foundation. Our Charity Registration Number is 1104287. Our address is Lamb House, Church Street, London, W4 2PD.

Although making or amending a will needn't be complicated, it's always best to take professional legal advice.

We like to thank those people who leave us a legacy in our Annual Report and on our website. However, we also respect the wishes of those people who ask us not to when making their pledge.

Should you sponsor a local office in Africa we would be happy to officially name it in your honour and welcome members of your family and your friends to visit it and see its work. The difference your gift will make to poor women and children in Africa will be amazing and we will be pleased to keep your family updated with our future progress.

