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Light up your dreams and lift up poor, studios students

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On October 5, 2025 in Hanoi, LOAN Stiftung Foundation organized a meeting and awarded 18 "LOAN Stiftung Education Scholarships" for the 2025-2026 school year, worth 20 million VND each to students, students in need, orphans of Tuyen Quang province.

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Moving stories of energy and gratitude

During the intimate meeting between Ms. Isabelle Müller – representing the LOAN Stiftung Foundation (Germany) and students and alumni who have received scholarships from the Foundation, many people were moved to hear stories about overcoming difficulties tears of happiness mixed with the pride of highland students who were once supported by the Foundation, giving wings to the learning path.



The students were awarded scholarships by the LOAN Stiftung Foundation on the afternoon of October 5.

One of them is Dam Thi Huong Giang, a small girl from Bac Quang commune, Tuyen Quang, now an excellent bachelor of National Economics University. Giang was born in 2001 and has been orphaned since he was in 9th grade. Having lost the greatest support of her life, she seemed to have to put aside her dream of a lecture hall. But with resilient strength and faith in knowledge, Huong Giang did not surrender to fate.

"At that time, letting an orphan girl attend college was too much for the family. Everyone advised me to go to work. But thanks to the LOAN Stiftung scholarship, I can continue to study, make ends meet and hone more skills", Huong Giang shared.



Dam Thi Huong Giang, an orphaned female student, was awarded a scholarship by the LOAN Stiftung Foundation for 4 years of university.

During her 4 years of university, Giang received scholarships from the Foundation regularly, helping her not only overcome material difficulties but also gain more spiritual motivation to improve. With GPA 3.73, an excellent diploma and now three years of work experience after graduating, Huong Giang is a living testament to the power of knowledge and compassion. *"Without LOAN Fund, I certainly wouldn't be where I am today. Scholarships are not just money, but faith, that there are still people who believe and follow you", Huong Giang said emotionally.*

Another example is Tho Thi Pa (Lung Tam commune, Tuyen Quang), a second-year student majoring in Philology, Hanoi University of Education. The female student comes from a poor village of Meo Vac commune, Tuyen Quang province. Pa's family had six sisters, her mother died shortly after giving birth to her youngest brother, her father worked as a freelancer, and her job was precarious. Amidst the chaos of deprivation, the little girl is still determined to pursue her child's dream.

"Thanks to the LOAN Stiftung scholarship, I have a reduced financial burden and have the opportunity to study English courses and improve my expertise. I dedicate the scholarship to living and buying specialized textbooks", Pa confided.



Tho Thi Pa, a female Mong pedagogical student, said she will return to her hometown to contribute after graduating.

It is planned that after graduating, Pa will return to her hometown, where she was born and raised to teach and inspire other poor students. *“I want to help you have more faith that even in remote mountainous areas, we can still reach our dreams if we constantly try”*, Tho Thi Pa affirmed.

Stories like those of Huong Giang or Tho Thi Pa are just two of hundreds of lives supported by the LOAN Stiftung Foundation over the past decade. From fortified boarding schools, small highland libraries, to scholarships for poor students, every action brings with it a deep human spirit – *“Give children the opportunity to stand firm in life”*.

A journey of kindness from the heart of a woman of Vietnamese blood

From 2016 to present, LOAN Stiftung Foundation has implemented 48 projects in 8 (former) mountainous provinces in Northern Vietnam: Ha Giang, Tuyen Quang, Cao Bang, Son La, Dien Bien, Lao Cai, Yen Bai and Ha Tinh. The total value of the projects reached 1.77 million USD, including 28 newly built boarding houses, libraries, and school sites; 5,000 children benefited directly; 401 students were awarded scholarships; and 44 orphans have found sponsors in Germany.

More than just numbers, the Foundation's projects are sustainable and long-term, contributing to changing the lives of the entire community. In remote school sites, LOAN Stiftung boarding houses are solidly built, with beds, cabinets, bookshelves, kitchens and clean water. Small libraries filled with light, where highland children are holding new stories in their hands for the first time.



LOAN Stiftung Foundation's meeting and scholarship awarding program with students in Tuyen Quang highland province.

Besides construction activities, the Foundation also implements the programs "Education Scholarship" and "Finance Scholarship", providing timely support to children affected by natural disasters, epidemics or unexpected difficulties. Each scholarship is not just a grant, but a long-term commitment, helping students study until they complete college, and even continuing to support them when they enter their first career.

Those contributions come from the heart of Isabelle Müller –, the woman known as "*Daughter of the Phoenixbird*". She was born in 1964 in Tours (France), the youngest child of Ms. Dau Thi Cuc (Mother Loan) –, a Vietnamese woman who suffered many disadvantages after the war. Growing up poor, racist and experiencing domestic violence, Ms. Isabelle still did not give up hope.



Ms. Isabelle, along with donors from the Federal Republic of Germany and the LOAN Stiftung Foundation, want to light hope for students in difficult circumstances to continue their learning path.

Ms. Isabelle Müller said: *“My mother taught me that, no matter how cruel life is, just keep a kind heart, you can still rise like a phoenix.” It was that saying that inspired Isabelle to establish the LOAN Stiftung – Foundation named after her mother – as a way to bring Mrs. Loan “back to her hometown” after her death.*

That spirit is the soul of the LOAN Stiftung Foundation. That is the love of the homeland of Vietnam for children far away from home; is a bridge connecting compassionate hearts around the world; is a testament to the value of knowledge and sharing.



From the desolate villages in the northern mountains, many children have now gone to school, and many students such as Huong Giang and Tho Thi Pa have graduated, gone to work and returned to help the community. The circle of compassion that the LOAN Stiftung Foundation creates is constantly spreading – as Ms. Isabelle often says: *"Every child who is helped today will become a light for tomorrow"*.

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