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KIVA change the world - one loan at a time.

[Robert W Peabody III](#)

about 2 years ago

This is not about a film, but it is something I believe in.

For about the cost of a DVD, you can give someone a chance at a future.

This will be my fourth year making loans through KIVA. I've made loans in Africa, South America, Asia, Eastern Europe and to the subcontinent. All have been repaid 100%. The holidays are coming and Kiva can be given as a gift to someone you know.

I just made a loan to someone in Tajikistan using Kiva (www.kiva.org).

You can go to Kiva's website and lend to someone across the globe who needs a loan for their business – like raising goats, selling vegetables at market or making bricks. Each loan has a picture of the entrepreneur, a description of their business and how they plan to use the loan so you know exactly how your money is being spent – and you get updates letting you know how the entrepreneur is going.

The best part is, when the entrepreneur pays back their loan you get your money back – and Kiva's loans are managed by microfinance institutions on the ground who have a lot of experience doing this, so you can trust that your money is being handled responsibly.

I just made a loan to an entrepreneur named Takhminakhon Tursunova in Tajikistan. They still need another \$200.00 to complete their loan request of \$1,100.00 (you can loan as little as \$25.00!). Help me get this entrepreneur off the ground by clicking on the link below to make a loan to Takhminakhon Tursunova too:

<http://www.kiva.org/app.php?page=businesses&action=about&id=153754>

It's finally easy to actually do something about poverty – using Kiva I know exactly who my money is loaned to and what they're using it for. And most of all, I know that I'm helping them build a sustainable business that will provide income to feed, clothe, house and educate their family long after my loan is paid back.

Join me in changing the world – one loan at a time.

Thanks!

What others are saying about www.Kiva.org:

‘Revolutionising how donors and lenders in the US are connecting with small entrepreneurs in developing countries.’

— BBC

‘If you’ve got 25 bucks, a PC and a PayPal account, you’ve now got the wherewithal to be an international financier.’

— CNN Money

‘Smaller investors can make loans of as little as \$25 to specific individual entrepreneurs through a service launched last fall by Kiva.org.’

— The Wall Street Journal

‘An inexpensive feel-good investment opportunity...All loaned funds go directly to the applicants, and most loans are repaid in full.’

— Entrepreneur Magazine

KJ

about 2 years ago

I can get behind this. Before too long, those entrepreneurs in Tajikistan will be helping us, since our own over-capitalized banks refuse to lend to small businesses. Thanks to Obama and his tool of a Treasury Sec., Geithner, the fleecing of America continues apace.

T

about 2 years ago

I’m just bumping this because I think its great. (And because originally this was how I was thinking we might make Garage work- although we’ve since developed other economic models.)

This is an excellent business model, it works, and for the cost a meal you can contribute to positive change in someone’s life.

[Robert W Peabody III](#)

about 2 years ago

KJ

Kiva is a way to circumvent other corrupt governments, since it is direct to the entrepreneur – not a dime of principle gets skimmed by a government.

KJ

about 2 years ago

I will make a contribution.

[RaySquirrel](#)

about 2 years ago

The person who came up with the idea of microcredit, recent Presidential Medal of Freedom winner Muhammad Yunus, has written two books on the subject. *Creating a World Without Poverty* which is sort of a 21st century economic manifesto. And *Banker to the Poor*, his autobiography, is right now being made into a movie.

[Robert W Peabody III](#)

about 2 years ago

Okay so this is about a movie – thanks RaySquirrel

Btw:

In 2006, Yunus and the bank were jointly awarded the **Nobel Peace Prize**, “*for their efforts to create economic and social development from below.*”

[Jazzaloha](#)

about 2 years ago

Sounds like a really cool concept. I'll definitely look into this.

Btw, are loans given out domestically (US)?

[Robert W Peabody III](#)

about 2 years ago

Kiva is 3rd world. There are peer to peer programs in the US.

[RaySquirrel](#)

about 2 years ago

There is a new documentary film coming out about microcredit. It follows Muhammad Yunus as he opens his first branch of Grameen Bank in the United States. It is woefully titled *To Catch a Dollar*.

[Robert W Peabody III](#)

almost 2 years ago

Ha ! I just made loan to a wild bunch of gals in Kochkor, Kyrgyzstan

[Nurzat Kaliman](#)

[Baktygul Burul](#)

[Robert W Peabody III](#)

over 1 year ago

Brilliant! they bought a sound system with the money I lent them instead of quat or hashish !

Next a DVD display system with which they will watch world cinema. Weerasethakul? don't think so... the first disc will be *Titanic* and the next *Avatar*.

That is world cinema to them !!!

Hello from the Asasah MFI! I would like to update you on the loan helped fund to Kaneez Fatima for her sons' barber shop.

Kaniz Fatima is doing extremely well and so her son too. The barber shop is giving them good earning. With the loan capital her son purchased the desired items such as mirror, chairs and scissors to facilitate more customers at once.

He mentioned that earlier his customers waited for their call by standing in front of the shop but now he can serve them with chairs so they sit on them and wait for their turn.

He happily mentioned that with the loan profit he purchased a sound system for his shop to facilitate customers so they pass on their waiting time without being upset.

Kaniz has completely paid back her loan on time. They both are very responsible and completed their responsibility as they done it before.

They are sending their warm wishes to Asasah and Kiva lenders for their loan and support. They hope that you will continue to support their fellow Asasah associates on Kiva.

[Robert W Peabody III](#)

over 1 year ago

dp

[Ari](#)

over 1 year ago

[Matt Parks](#)

over 1 year ago

Yeah, this is a terrific concept and a great organization.

[Robert W Peabody III](#)

over 1 year ago

Just made this loan:

Location: Kompong Tom, Cambodia Repayment Term: 14 months

Activity: Farming Repayment Schedule: Monthly

Loan Use: To buy some farmland Currency Exchange Loss: N/A

Farming crops is a specialist skill that 45-year-old Tin Min learned from her grandparents who died many years ago. Her husband frequently works in the fields alongside her as well as working in the construction sector. Tin Min has seen a plot of land in a good location for farming. She wants to be the owner of this land but her personal savings are not sufficient to buy the land. Therefore, she is asking for a loan so that she can afford to buy the farmland, where she will plant crops to make extra profit.

Mrs. Tin Min is married with two children, both of whom are employed and no longer in school.

[Robert W Peabody III](#)

over 1 year ago

Dear Bob Peabody,

This is an update on your loan to Tin Min in Cambodia. Thanks to you and 21 other Kiva Lenders, the \$600.00 loan request in Cambodia has been 100% funded.

This loan will be used for the purpose of: To buy some farmland

Over the 12 months of this loan, Kiva's Field Partner in Cambodia, Hattha Kaksekar Limited (HKL), a partner of Save the Children, will be collecting repayments from this entrepreneur and posting progress updates on the Kiva website: <http://www.kiva.org/lend/229596>

[RaySquirrel](#)

over 1 year ago

Muhammad Yunus update! After winning the Nobel Prize, and the US Presidential Medal of Freedom, micro-credit pioneer and Grameen Bank founder Muhammad Yunus has just been awarded that most coveted prize of one of the most venerated of American institutions!

THIS OCTOBER...

MUHAMMAD YUNUS...

WILL BE MAKING...

A GUEST APPEARANCE...

ON...

THE SIMPSONS!!!!

[Robert W Peabody III](#)

over 1 year ago

Wow !

[Robert W Peabody III](#)

about 1 year ago

Latest loan – help someone; they will never forget you.

[Esther](#) lives with her parents in the Alto San Pedro area of the city of La Paz. She works as a secretary in a law office. She is 20, and single.

The loan that she is requesting is to register in the Universidad Tecnología Boliviana so that she can study and become an auditor.

This is the first time that she has applied for a loan with IMPRO and it is the first time that she is working through Kiva. Because of her good reputation she qualifies to receive a loan.

[Blue K, Custodian of the Cinema](#)

about 1 year ago

This is a great cause.

And something tells me that Esther will definitely get her loan.

[Robert W Peabody III](#)

about 1 year ago

Yeah, that's the cutest loan I've made – I passed up one in Mongolia....

[Robert W Peabody III](#)

8 months ago

Latest loan in Benin:

Sonia Andromaque, born in Benin on August 31, 1981, is married to Jean, an employee at the mayor's office. They have three children, who all attend school and are in their care. Two of them are their own children. Sonia Andromaque lives with her husband and the children. The parents share the various household expenses.

For around eight years, Sonia Andromaque has been selling cosmetics and hair extensions. Next to this activity, she sells various products. She gets her supplies at one of the large markets in Benin. This activity generates enough income to enable her to provide for family expenses. In order to boost her activity level and make more profit she came to the microfinance institution Alidé and applied for her third loan. Sonia Andromaque has repaid her previous two loans on schedule.

[Robert W Peabody III](#)

2 months ago

Past loans made in the following countries:

Bulgaria,Pakistan,Viet Nam,Cambodia,Tajikistan,Paraguay,Kyrgyzstan,Bolivia,Benin,Mongolia.

My latest loan for Tinga Tinga in Tanzania!

Sharifa, who is in her late twenties, is married with two children both of whom go to school. She has been running a Tinga Tinga business for two years now. She works from 8am to 8pm daily and is able to make a good monthly profit.

This will be her second motisha loan. She used the previous loan to increase her Tinga Tinga requirements.

She has now paid back this loan successfully. She wants a loan to buy materials for the Tinga Tinga paints. Her dream is to one day be able to own a car and to build her own house.

She will share this loan with her loan group "Msasani" which has a total fifteen members, who will hold each other accountable in paying back their loans



[Kim Packard](#)

about 1 month ago

I joined Kiva a few years ago and have been repaid 100%. Would you be interested in starting a team?
My most recent [loan](#)

Distribution by country over 20 loans I've made so far:

Peru 20.00%
Cambodia 20.00%
Bolivia 10.00%
Ghana 10.00%
Philippines 10.00%
Tajikistan 10.00%
Samoa 5.00%
Mali 5.00%
Ecuador 5.00%
Nigeria 5.00%

Distribution by sector:

Food 45.00%

Retail 15.00%
Arts 10.00%
Clothing 10.00%
Agriculture 10.00%
Transportation 5.00%
Health 5.00%

[Kim Packard](#)

about 1 month ago

dp

[ruby stevens](#)

about 1 month ago

wow, i've never heard of this. very impressive guys! happy holidays!

[Ari](#)

about 1 month ago

Better to donate money to a decent NGO than Kiva. But I'm fairly suspicious of philanthrocapitalism and microfinance.

[Kim Packard](#)

about 1 month ago

@Ari, it's not donation... it's an interest-free loan (on your part) so that the participating institutions can charge low interests that people can actually pay back.

[Ari](#)

about 1 month ago

Yeah, I know what it is and how it works (and doesn't work). Personally, I would rather give my money to a good NGO for end of year giving than to an organization like Kiva (even if I may get my money back in the end). I'm suspicious of the idea of turning the poor into good capitalists as a realistic or sustainable solution to global poverty. And we're already seeing the problems associated with this model:

<http://www.bbc.co.uk/news/world-south-asia-11997571> for the negative impact of microfinance in one part of the world where it's led to mass suicides.

More general criticisms of Kiva (some that have been addressed by the organization, some haven't).

http://blogs.cgdev.org/open_book/2009/10/kiva-is-not-quite-what-it-seems.php

“and Kiva's loans are managed by microfinance institutions on the ground who have a lot of experience doing this, so you can trust that your money is being handled responsibly.”

And this is not entirely true. There have been cases of loan-sharks and frauds.

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