

Using
Social Entrepreneurship
& Microfinance
to develop
Team Research
and Presentation Skills

KIVA.ORG

YOUR PERSUASIVE
TEAM PROJECT AND
PRESENTATION

“Service to others is the rent you pay for your room here on earth.”

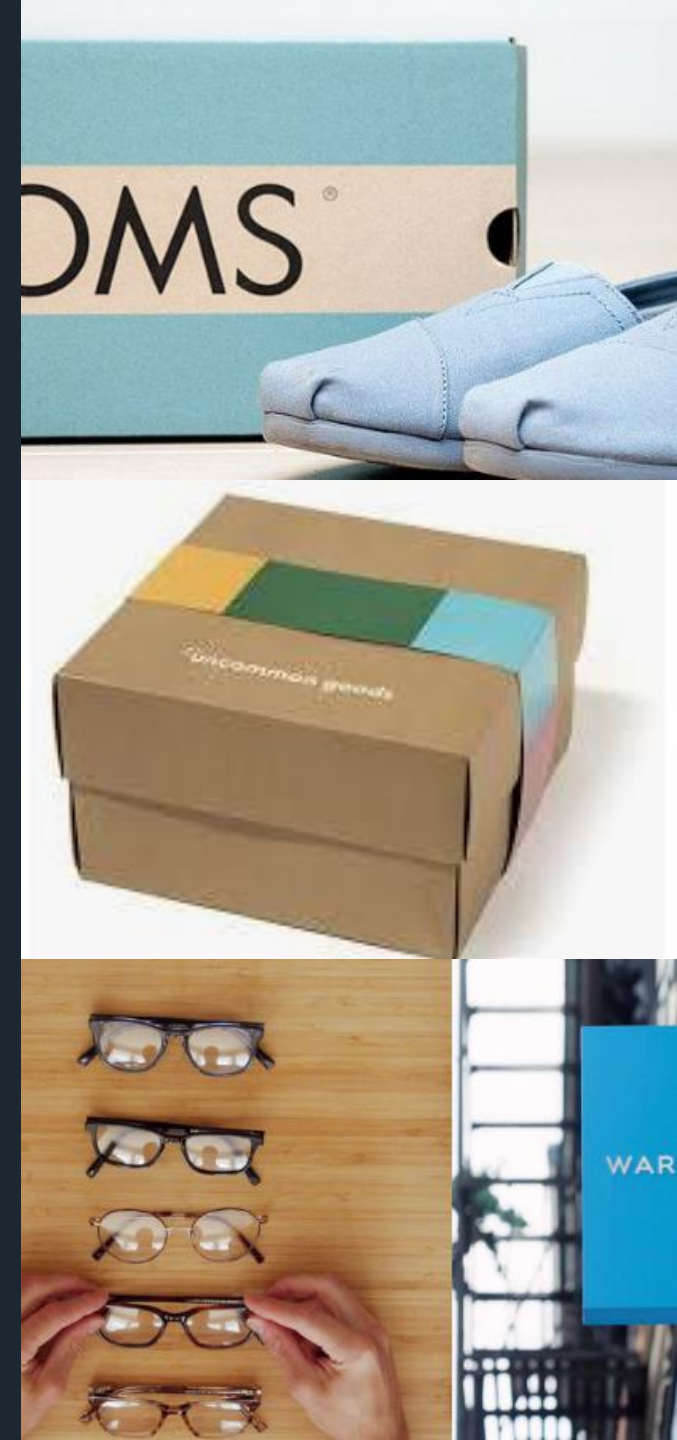
- Mohammed Ali

What is Social Entrepreneurship?

Social entrepreneurship is an approach by individuals, groups, start-up companies or entrepreneurs, in which they develop, fund and implement solutions to social, cultural, or environmental issues.

Social entrepreneurs:

- Address a societal need
- Approach their business model as a way to improve or heal self, society, and/or their environment
- Have a vision of a “greater good” and work to make it real
- Create and run both for-profit and non-for-profits



What is Microfinance?

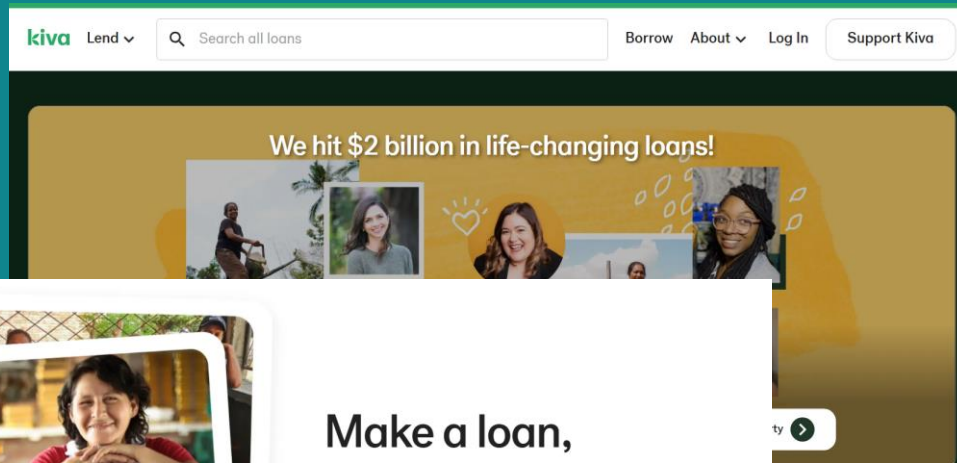
Microfinance refers to the financial services provided to low-income individuals or groups who are typically excluded from traditional banking.

Most microfinance institutions focus on offering credit in the form of small working capital loans, sometimes called microloans or microcredit.

Some institutions/social entrepreneurs use 'crowd-sourcing' to accomplish this: they solicit small amounts of money from many individuals whose collective donation provides funding/support these individuals/businesses

Kiva ([Kiva.org](https://www.kiva.org))

“expand financial access to help communities thrive”



- First crowd-funded online micro-loan lending platform
- Microfinance (small loans) + social entrepreneurship (value social impact over profit for Kiva) + crowdfunding (harness crowd of individuals to fund borrowers) = benefit for start-up businesses and communities

- Brings access to traditionally excluded communities through individual loans (0% interest)

- Extensive network of lending Partners and trustees who help connect Kiva with borrowers
- Sophisticated, ethical, accessible vetted screening & lending process; Lenders cover Kiva's operating costs



Asunta

A loan of \$1,950 helps to increase production by hiring more artisans for her workshop.

Make a loan,
change a life.

With Kiva you can lend as little as \$5 and make a big change in someone's life.

Find a borrower



Ending soon: 4h 2m 38s
\$2,000 helps Maira Yibi to buy calves, salt, balanced feed, and a silo.

Eco-friendly Cattle

\$965 to go

View loan >



2x matching by The Coca-Cola Foundation
\$7,375 helps a member of Tejedoras De Chucojom Group to buy fabrics and threads to have stock in her inventory.

Single Parent Textiles

\$5,790 to go

View loan >



2x matching by The Coca-Cola Foundation
\$425 helps Victoria to buy fishing nets and materials to repair their boat like paint and engine repairs.

Fishing Food

\$320 to go

View loan >

- Four of five loans to women - avg. \$1000
- Largest loans to Africa, South America
- 96.4% repayment rate in 3 years
- 2 million lenders/individual “crowdfunders” → \$2.1 billion in loans → 550,000 borrowers

Assignment

Objective: As a team, Research, Develop, and Present a persuasive “case” to provide microfinancing opportunity to a prospective loan borrower

- 4-week assignment in Business Communication course
 - Final team project - teams of 4-5 students
 - Research [Kiva.org](https://www.kiva.org)
 - Select a specific individual seeking funding
 - Develop 1-page proposal: who, why, anticipated benefits
 - Conduct research and write 10-12 page team paper: Microfunding impact; borrower’s “story”; outcomes
 - Craft and present 10-12 minute research-based team “persuasive pitch” to their peers
 - Collectively vote for best campaign based on persuasive techniques (rhetoric/ethos, pathos, logos; visual impact; team cohesion; content organization, flow)
 - I donate (\$50) to that Kiva borrower on the class’s behalf, matching the original donation (\$25) that your team “persuaded” me to donate to!
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Competencies - What will you get out of this project/team presentation?



Social Entrepreneurship

- Microfinance/Lending industries
- Expanded individual worldview
- Recognize power of collective action



Team Research

- “Evidence for good”
- Teamwork roles, tasks
- Research, Critical thinking



Presentation

- Persuasive rhetorical skills (ethos, pathos, logos)
 - Oral/team presentation skills
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Your next steps

- Take a close look at the items posted to our class website:

Instructions

Problem-Solving document

Persuasive Speaking/Monroe's Motivated Sequence PowerPoint

Next week in class, we'll review the PowerPoint and practice Monroe's Motivated Sequence using "Pennies" - and we'll discuss this project/your team presentations
