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- 1 "Terry, I heard about this great microfinance organization," said Senko.

- 2 "Is microfinance when you give a small loan to a person to start or improve a business?" asked Terry.

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3. "Yes, that's more or less what it means," Senko agreed.

- 4 "Well, what is this organization you heard about?" asked Terry.

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5 "It's called Kiva, which means 'agreement' or 'unity' in Swahili," Senko explained.

6 Then Terry asked, "What impresses you about this organization?"

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7 "It takes a slightly different approach to solving the problem of poverty," answered Senko.

8 "Aren't there other microfinance organizations?" Terry asked skeptically.

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- 9 "Sure, but Kiva arranges and manages its loans through a website," said Senko.
- 10 "Tell me more," said Terry, who was now curious.
- 11 "Kiva operates a person-to-person model," Senko pointed out.

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- 12 "Local microfinance institutions post received loan applications on the Internet," he continued.
- 13 "Okay, then what happens?" asked Terry.
- 14 "On the Kiva Website, people read descriptions of the loan requests," said Senko.

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15 He added, " Then they decide which loan or loans to fund."

16 "Are lenders able to ask questions of the borrowers?" Terry wondered aloud.

17 "Yes, they are," replied Senko, "and borrowers send updates on how their businesses are progressing."

18 "That sounds like a great system!" exclaimed Terry, impressed.

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