

To: Friends  
From: Tom Severance  
Date: February, 2012



**Empower People Around the World with a \$25 Loan**

**Would you consider joining the MIRACOSTA COLLEGE Team at Kiva.org (and forwarding info and links below to your friends/contacts if interested and appropriate)?**

\*\*\*This document is available in PDF and linked at: [www.severance.com/uploads/kiva.pdf](http://www.severance.com/uploads/kiva.pdf) \*\*\*

Kiva.org is a non-profit organization with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world. You can choose the person, country, type of business, and amount that you feel most strongly about.

Kiva works with microfinance institutions on five continents to provide loans to people without access to traditional banking systems. Kiva relies on a worldwide network of over 450 volunteers who work with our Field Partners, edit and translate borrower stories, and ensure the smooth operation of countless other Kiva programs. 100% of every dollar you lend on Kiva goes directly towards funding loans; Kiva does not take a cut. Furthermore, Kiva does not charge interest to our Field Partners, who administer the loans.

I have set up a MiraCosta team that you can join and then hopefully start lending. Start with as little as \$25. And it's a LOAN, not a GIFT. You can cash out or re-loan when loan gets repaid. It's amazing what a small amount of money can accomplish in some of these countries.

There are 1280 teams in the Colleges/Universities category, but very few community colleges. I think we need to set the standard and get as many faculty, staff, students, alumni and friends involved as we can.

You can also purchase Kiva Cards which are great for gifts, especially for children/grandchildren and others you want to encourage to start "giving back." When you give a Kiva Card, your card is a gift that changes lives. They allow the recipient to choose a borrower to support. All loans made by the gift recipient will be credited to his or her account and, when the borrowers repay the loans, those repayments can be used by your recipient to make even more loans. It's a gift that keeps on giving!

About Kiva.org: [www.kiva.org/about](http://www.kiva.org/about)

Direct link to MiraCosta College Team: [www.kiva.org/team/miracosta\\_college](http://www.kiva.org/team/miracosta_college)



**Location:** Oceanside, California

**Category:** [Colleges/Universities](#)

**Team URL:** [http://www.kiva.org/team/miracosta\\_college](http://www.kiva.org/team/miracosta_college)

**We loan because:**

We are blessed and want to help others throughout the world realize their dreams. We believe in micro-financing and the impact it is having in alleviating poverty, both locally and around the globe.

**About us:**

We are faculty, staff, students, alumni and friends of MiraCosta College, a California community college in northern San Diego County. We are proud Spartans.