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The official news from
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GiveNow NEWS

Give More, Give Smarter, Give Better, Give Now!

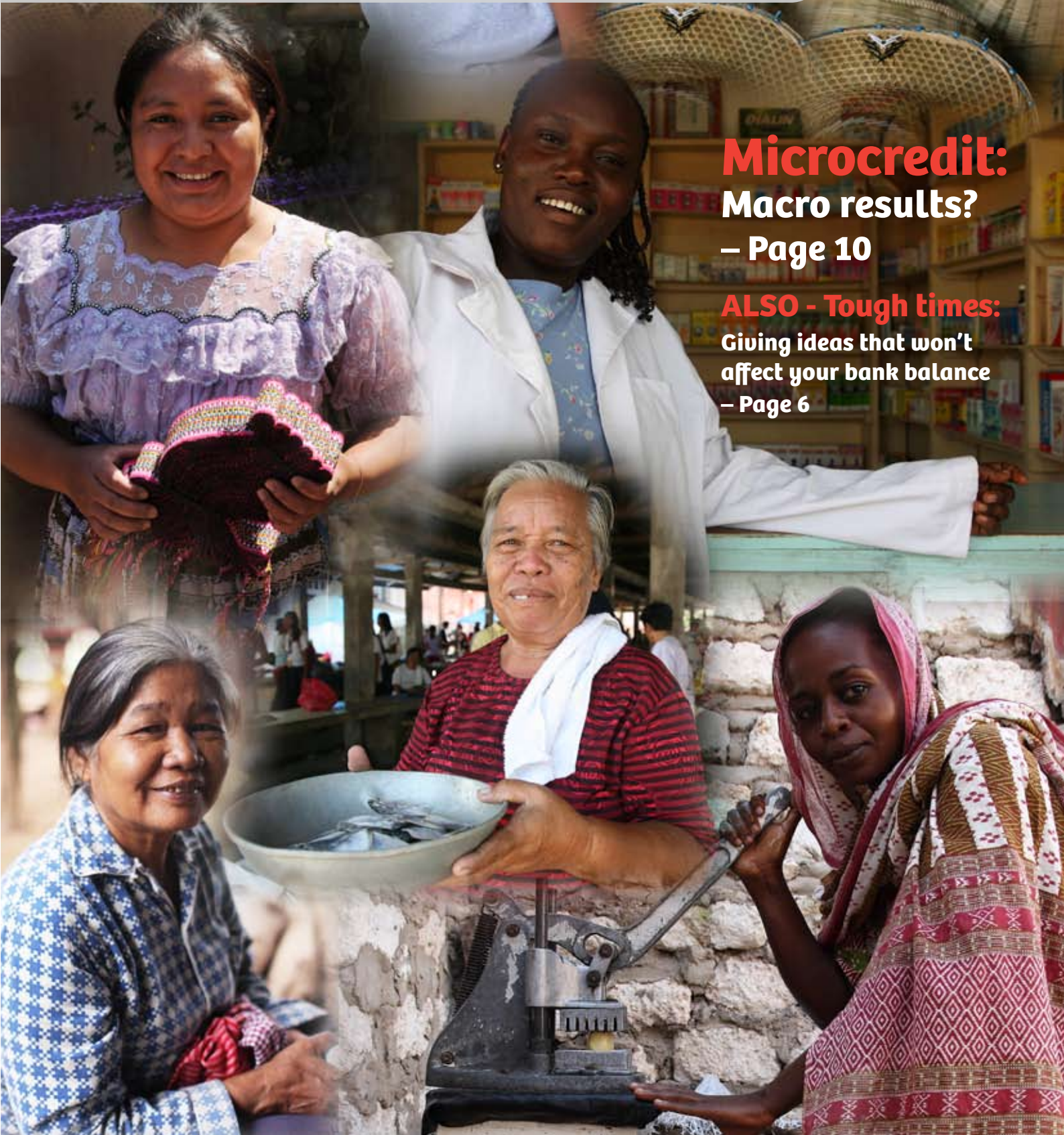
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About Us:

GiveNow News is the official newsletter of GiveNow.com.au (proudly supported by **Westpac**) dedicated to helping Australians give more, give smarter and give better. GiveNow.com.au is an initiative of the Our Community Foundation, a not-for-profit foundation established by **Our Community** to catalyse funding for Australian community groups and to transform the community sector through greater efficiencies and effectiveness. This newsletter has been produced with the support of the Liberman Family Foundation.

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We welcome your input:

We welcome your article ideas, input and feedback. Email service@givenow.com.au

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Our Commitment to Accessibility:

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GiveNow.com.au:

Give More, Give Smarter, Give Better, Give Now!

We all want to give, but sometimes it's hard to know how to get started.

GiveNow.com.au is Australia's most user-friendly giving portal – a place where you can put your dollars to work to start building the kind of world you want to live in.

No money? No worries! Through GiveNow.com.au you can also find out how to give time, blood, clothes, blankets, computers, mobile phones, bikes, even corks!

Log on to find the tools, ideas, inspiring stories and practical tips you need to convert your good intentions into action.

→ **START GIVING** → **READ THE GiveNow MANIFESTO** → **COMMENT**



Give to help the people of Haiti

On January 12, 2010, the Caribbean country of Haiti was struck by a devastating earthquake, killing tens of thousands of people and creating what the UN describes as one of the worst humanitarian disaster in decades.

International aid organisation Oxfam says the scene on the ground in Haiti, already one of the poorest countries in the world, "is one of worsening chaos, and increasing desperation.

"As rescuers still search rubble for the last survivors, thousands of terrified people are sleeping in the streets, or leaving the city for makeshift camps," the organisation says.

→ **GIVE NOW TO HELP THE PEOPLE OF HAITI**

Picture above: Haitians queue for aid at a makeshift camp

 → **FOLLOW GiveNow ON TWITTER**

What's On?



FEBRUARY:

- 1/2-28/2: Heart Kids National Awareness Month → **GIVE NOW**
- 4/2: World Cancer Day → **GIVE NOW**
- 6/2: UnitingCare Pancake Day → **GIVE NOW**
- 18/2: International Aspergers' Day → **GIVE NOW**
- 21/2-28/2: Australian Organ Donor Awareness Week (AODAW) → **GIVE NOW**
- 26/2: ICEE National "Sunnies" For Sight Day Council → **GIVE NOW**

→ **MORE EVENTS**

Giving Tip

With the support of its members and sponsors, the Collingwood Football Club will this year provide thousands of disadvantaged supporters the opportunity to attend a Collingwood home game alongside other passionate supporters. Each donation of \$50 by members will ensure that nine people attend games throughout the season. People who attend through the program will also be provided with a supporter's pack to enhance their experience.

→ **MORE INFO**



BONO - Hero or Hypocrite?

Critics have questioned the appropriateness of multi-millionaire Bono fronting *Lace Up, Save Lives* - a campaign against world poverty. In 2006, U2 avoided \$30 million in taxes by moving their business out of Ireland. Ireland has since cut its overseas aid budget.

In response to the criticism, Bono told London's *Daily Mail*, 'I've been over-rewarded for what I do, and I'm trying to give my time and my resources, but... I'm a rich rock star, so shoot me.'

→ **HAVE YOUR SAY**

Who Gives?

THE PHILANTHROPISTS: Pauline & John Gandel

WHO?

Pauline & John Gandel, part owners & developers of Chadstone shopping centre

WHAT?

As the hot summer continues and the anniversary of one of Australia's most devastating bushfires looms, it is important to recall the extraordinary team effort Victorians showed on the path to recovery.

Chadstone developers and philanthropists Pauline and John Gandel were so moved by the plight of the bushfire victims they donated \$1 million to the Red Cross Appeal in the wake of the devastating Victorian bushfires in February 2009.

"We wanted our money to go where it was needed and we left it to the experts to determine where that should be," they said.

WHY?

"We have a family philosophy that is partly derived from our Jewish heritage, which by law recommends that everyone should give 10 % of what they earn to charity," says John. "We are traditional and not religious but we give as we see fit.

"We've been successful, but I always say you need timing and good luck to stay stable and increase your net worth. We've been very fortunate and we want to give back. We've always made giving a priority."

The Gandels' decision to act so quickly and decisively to contribute to the Black Saturday appeal was inspired by tales of devastation and their own personal tragedy 20 years ago.

"When we made the decision we were very emotionally affected," Pauline says. "Twenty years ago we had our own trauma when an electrical fault caused our home



Picture: Peter Haskin

to burn down. We related to the devastation the victims of Black Saturday experienced. We related to the trauma of losing memorabilia, artwork, clothes, some photos and other personal items. It is very heart wrenching."

The Gandels hoped their contribution would also inspire others to give well. "When we heard about the bushfires we looked at each other and knew we had to do something immediate and substantial," Pauline says. "We felt if we came forward it might enthruse other families and corporations. We didn't want publicity but we wanted others to join us in supporting these victims."

The Gandels say giving is an obligation. Their foundation supports local and international programs devoted to health, education and fighting poverty. "I feel good when I'm giving to someone. I believe that our children have also learned the joy of giving," Pauline says. John agrees: "For me, giving is an obligation. It's part of our philosophy, our way of life."

- [READ THE EXTENDED INTERVIEW](#)
- [COMMENT ON THIS ARTICLE](#)
- [GIVE TO A BUSHFIRE APPEAL](#)

Around the world

Giving in India

India is experiencing high levels of economic growth and is the world's largest democracy. But beneath its huge market and entrepreneurial potential, India continues to face serious social challenges. The statistics are disturbing:

- **455 million people in India live on less than \$1.40 a day**
- **India is more than 30 years behind China in terms of the proportion of the population with completed secondary and post-secondary schooling**
- **45% of children under three are malnourished**

Increasingly, Australians confronted by the poverty and Indian nationals living in Australia are looking to donate to causes that aim to alleviate the suffering of the Indian population. Organisations like GiveIndia are facilitating this process by creating an online presence that makes the donation process simple.

But what is the best way to direct funds there? According to a new report from New Philanthropy Capital and Copal Partners, philanthropy in India needs to be more strategic to be successful. Those giving should consider how their money can make the most

impact and should encourage India's non-governmental organisations (NGOs) to measure their results and be more transparent.

Chris Mathias, philanthropist and Chair of CMG Partners, has been involved in giving in India for many years. "The nice thing about philanthropy in India is that when it works, the results are dramatic...Now is the time to get it right. Philanthropists giving in India need to have a higher aim."

Neelima Khetan, from Seva Mandir, a major Indian organisation supporting rural development in Rajasthan, believes that things need to change. "We have large allocations for poverty alleviation and a vibrant democracy, yet the needs of the poor are ill-served. Further research is needed to guide philanthropy on what kinds of interventions are most effective in dealing with the deep-seated constraints to building a better society."

NPC and Copal's research has found that one way major donors can make a big difference is by paying for central costs and lending skills to build the capacity of NGOs, as well as investing in impact measurement.

- **THE GIVING IN INDIA REPORT**
- **GIVE TO INDIAN CAUSES**
- **COMMENT ON THIS ARTICLE**



What's Hot



PROMOTING GIVING BY SMS



What's Not:



DONATION DUMPING GROUNDS

Tons of unusable "donations" were dumped outside shops and community centres across Australia over Christmas after people had done a holiday clean out. In January, staff and volunteers returning to work were greeted by huge piles of stained clothes, broken furniture and general waste that can't be passed on to the needy or sold. The Salvos, Vinnies and the Brotherhood of St Laurence spend millions of dollars each year taking rubbish to the tip.

Giving Bootcamp

WHEN THE GIVING GETS TOUGH...

Tough times call for creative measures. Here are 10 ways to maximise your impact without writing a huge cheque.

It's the "tough times triple-whammy" for not-for-profits: costs go up; demand on services goes up; and donations go down.

Whilst we have officially avoided the worst of the global recession, Australians are still nervous about the economy; some have lost their jobs, others have had their superannuation slashed. Many are wondering whether they can continue the level of giving they managed when times were flush. The good news is that there are smart ways to benefit worthy causes without digging into your bank account.

1. DE-CLUTTER YOUR HOME

Aunt Dorothy's hall stand, your 60s wedding dress ... cleaning out your cupboards or garage and donating what you don't need to an Op Shop is a win-win situation. Op Shops sell low-cost goods and clothing to people with limited resources whilst donating profits to specific causes in the local community. Go to **GIVENOW** for a list of all the Op Shops in your area.

2. ENTER COMPETITIONS

Lots of companies run competitions where the prizewinner can nominate the beneficiary of the prize – usually a community group or school. If you have good creative writing skills, buy up all the magazines you can find, enter every competition and make a point of donating a percentage of your winnings (preferably 100%).

3. DO WHAT YOU DO BEST – DONATE PROFESSIONAL KNOW-HOW

It's helpful to staff a phone for a telethon or wield a ladle at a soup kitchen, but most organisations could benefit more from your professional skills. If you're an accountant, volunteer to be the treasurer on the board, if you're a publicist offer to organise a campaign.

4. ORGANISE A SWAP-MEET

So simple and so much fun ... swap-meets are a great way to encourage recycling and raise money at the same time. Find a space (a home or hall) and invite everyone you know. Make sure that you make full use of all social networking sites to get the word out there. Everyone should bring along four items of good quality clothing. Once they have paid the \$20 entrance fee and handed over the four

items in exchange for four tokens, they can start browsing. Everyone leaves with a refreshed wardrobe and a renewed sense of community spirit.

5. GIVE SHARES

In Australia, it is estimated that around \$80 million is currently held in "less than marketable" parcels of shares - i.e. those with a total value of less than \$500. If you own a small parcel of shares that generates a ton of mail and nothing in the way of dividends, you may want to complete a share sale donation form and allow ShareGift Australia to organise for the shares to be sold and for the cash proceeds to be distributed to eligible Australian organisations. The transaction is free of brokerage fees - meaning 100% of the value of the share donation will be used to generate social returns for the community. Go to **GIVENOW** to find out how.

6. SUGGEST YOUR FAVOURITE CAUSE FOR A COMPANY PROJECT.

When it comes to team-building exercises, many companies have jettisoned rope courses and trust capers in favour of having employees spend time working together on a not-for-profit project or devoting company resources to a cause.

Beaton

MANAGEMENT CONSULTANTS

Beaton is a management consultancy firm. The firm's pro bono program has two key elements. The first is a zero fee "consultancy" project for a community-based organisation where the firm can apply its skills and resources to make a big impact. The second aspect of the Beaton's pro bono program is a research study for community benefit. Each year, staff are asked to either nominate a potential skills-based "consultancy" project or a "volunteering" project; examples include assisting with the homeless, planting carbon-absorbing trees or orientating refugee migrants.

Joel Barolsky, Principal of Beaton and co-ordinator of the firm's pro bono program, said a key measure of the success of a pro bono project was the number of staff that got involved. "We have a pro bono program because it gives all our professional and support staff an opportunity to work together on a high impact community-based project," he said.

A commitment to social philanthropy is the firm's primary motive but Barolsky notes that there are secondary benefits as well. These benefits relate particularly to building referrer networks as well as staff training, development and engagement.



7. RETHINK YOUR GIFT LIST.

You don't have to throw a lavish party like Geoffrey Edelsten's wedding to request donations instead of gifts. Nominate your favourite causes on [GiveNow.com.au](https://www.givenow.com.au) and request that instead of gifts, guests go online and donate in your honour. It's a great way of impressing your values on your friends and they will appreciate the ease of the gift-giving.

8. LET YOUR FEET DO THE TALKING

It may be three decades since you last participated in a walkathon, but it's never too late to raise money with a little physical endurance. Ask people you know to sponsor you – maybe start with \$5 for every kilometre you walk (or a lump sum for completing the entire challenge).

9. DO SOME MATCHMAKING

Find a group you want to support, find out what skills and goods they need and see which of your friends might be able to provide them.

10. ORGANISE A PARTY TO REMEMBER

David's 'Stoopid' Party



One birthday boy, 120 guests, a school and loads of goodwill and effort.

When David Opat turned 40, his wife Debbie begged him to have a normal party. But David was determined to use his birthday as an opportunity to make a difference. A child psychologist and an educator, David has spent his professional life caring about kids and pulling together a working party to help underprivileged kids was the perfect way to express his values.

When David approached the Ardoch Youth Foundation, they identified West Richmond Primary School in Victoria as a school in desperate need of improvement. David met with the school's principal and immediately gained his support.

A landscape gardener friend helped come up with a viable plan to revamp the school's play areas. Together they created five specific projects that would hold some appeal for their "party guests".

"Once the invitations went out, the work really kicked in," said Debbie. Instead of presents, David asked his guests to make a donation to the school through the Ardoch Foundation. But because he couldn't estimate how much people were going to donate, they needed to get all the materials donated or significantly discounted. "There was a lot of planning and a lot of running around. But everyone we approached was so taken by the idea and so generous that we were very motivated and excited."

One friend donated all the wood. Then they approached a garden supplier - by an amazing coincidence, his father had attended that school and so he donated all \$5000 worth of sand and soil. As a gift, David's sisters decided to prepare all the food for the days' festivities.

"When we arrived at the school that morning, there were birthday cards for David from every single student, in all different languages. It was incredible," said Debbie. "It was an amazing day. Everyone worked bloody hard, even the kids."

"The vibe was great," said David. "There was music blaring, there were 120 people of all ages working hard from 10am right through until 6pm. Everyone came begrudgingly thinking my idea was 'stoopid' but left with a real feeling that they had participated in something special."

The money that was gifted covered the cost of the event and there was \$1500 left over which was given to the school to buy more plants, paint for the children to decorate the new totem poles and seeds for the students to create a vegie garden in the fresh garden beds. "They really did end up doing all of those things, which is just brilliant," said Debbie.

- [GIVE TO ARDOCH](#)
- [MORE PHOTOS](#)
- [COMMENT ON THIS ARTICLE](#)

Uncharitable Thoughts

Recently I stumbled on a local website which described itself as a “pet lifestyle boutique”. On sale were luxury items for cats and dogs: collars, jackets, bedding, gourmet food, toys and specialist grooming products. There were lots of bad puns and a few cute photos, but what really got my goat was its “underlying philosophy... to humanise the pet lifestyle”.

I nearly choked on my caffe latte!

There are two issues here. Firstly, pets don’t choose their human custodians – their new “families” choose them. They shouldn’t be taken advantage of by getting trussed up and anthropomorphised into “mini-me” lifestyle trophies like children in a beauty quest.

There are pet parlours offering “day spa” treatments like nail painting (\$12), teeth brushing (\$19), hand stripping (manual thinning of wiry canine coats, (\$79) or hydrobath and full groom (\$99). You can even take Kitty home in a Swarovski crystal encrusted pet carrier for \$395 with matching Swarovski crystal encrusted collar (\$45 cats only).

Then there’s the doggy day care centre where a lounge, activity centre and sleepover is all part of the service. According to one, “the best benefit is your dog just gets to be a dog for a day”. Somehow, the photo of a canine-client surrounded by bubbles and children’s play equipment doesn’t seem very dog-for-a-day-

like. “Humanise your pet’s lifestyle” is ringing in my ears.

The RSPCA recommends play, exercise, socialisation and grooming as essential to basic pet care: brush long-haired dogs and cats regularly, bathe when necessary, towel or blow-dry and see the vet at least once a year for regular hygiene checks to ears, bums, teeth and nails. No mention of nail painting.

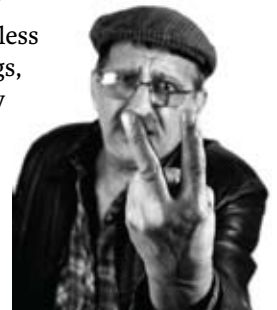
My second issue is to do with prioritisation of our care factor. Yes, we should treat our pets to the very best care we can afford, but shouldn’t we also care that the dog next door is regularly forced by a negligent owner to skip meals? Should we care that 8660 cats were euthanased by the RSPCA in 2008-09 for lack of a home? Should we care that thousands of Asian moon bears are being held captive and milked of their bile for traditional remedies and cosmetics? Come to that, should we care that 1.4 billion men, women and children are living in poverty around the world? While some folks are busy “humanising” their pooch’s “lifestyle”, 7 million Mumbai (human) “slumdogs” would probably take the fresh water, two meals a day and a warm bed any time.

Most pets are part of the family and by nature of their loyalty and charm, often the preferred soul mate, exercise companion and most reliable member of the household. But be realistic. Your dog doesn’t care what colour her collar is. She loves to get dirt under her nails and the wind in her hair. She probably loves the rain. And she probably loves spending most of her time with you.

Put her ceramic bowl/pedicure/blow wave money towards Borneo’s homeless orangutans, Korea’s meat market dogs, or Australia’s own maltreated battery hens.

Or give it to a humanitarian cause. Because millions of people are just dying for a “lifestyle”.

→ GIVE TO ANIMALS IN NEED



Major Bequests to Animal Welfare Organisations

- | | |
|------------------------------|---|
| Nancy Bartlett (2007) | \$7m to the RSPCA animal hospital, the Lost Dogs’ Home, The Cat Protection Society and the Clarence Towers Donkey Sanctuary |
| Eileen Corke (2008) | \$1.13m to the RSPCA |
| Denise Hallett (2008) | \$6m to RSPCA |

Campaign Crusader

JEAN MADDEN



Jean Madden has designed a product that keeps thousands of people alive each year. Her Street Swag is a light, compact, waterproof, comfortable swag that has already been distributed to 12,000 homeless Australians.

An ABC documentary about people sleeping rough was the catalyst. In August 2005 as she watched the film, she was moved by the message that sleeping on concrete and on wet garden beds is extremely taxing on the organs and completely detrimental to physical and mental health. Jean decided that this was a problem that could be addressed head on.

After consulting with local community groups, government bodies and people living on the street, she realised that it was vital to create something practical, portable, easy to roll up and cheap. She designed a swag that rolls up into a carry bag with room for personal belongings that is easily camouflaged when hidden. The fact that it doesn't look like bedding when being carried helps to maintain dignity of its user and renders the swag less likely to be stolen. Jean claims that it is the

simplicity of the design that is the key to its success.

One of seven children, Jean said it came as no surprise to her family that she would devote herself to such a cause. "My family is Catholic and we were always doing charitable work," said Jean. Her mum sewed the first 50 swags and then trained others who volunteered to help out. Then, a prison warden saw a television piece about the swags and approached Jean with the idea to get prisoners to produce them. By the first Christmas, they had produced 200.

Now prisoners at Woodford and Grafton sew the swags and students at Nudgee College in Brisbane, a Catholic boys' boarding school, insert the foam mattress as well as a hygiene package and blanket. Indigenous communities in the Northern Territory are also sewing and distributing Street Swags.

"The Street Swag is keeping homeless people alive until the community is able to take responsibility for them, or until their families can take responsibility."

"The swags are an amazing success," said Jean. "But we are only scratching the surface. There are probably 100,000 Australians genuinely sleeping rough." According to Jean, the face of homelessness has changed dramatically in the last few years. "We used to deal with people suffering from drug use, domestic abuse and mental illness. These days, swags are distributed to families. In Brisbane, the emergency centres are turning away 80 families a week - but at least they can give them a street swag."

Last year, in Copenhagen, the prestigious Index Awards Committee category nominated Jean in the Community Design category. She didn't win – but she did win the People's Choice Award.

"We got more votes than Brad Pitt did for his work in New Orleans."

The award has resulted in a lot of international interest and because Street Swags now has the right infrastructure, Jean can start to respond to enquiries from overseas, particularly regarding the use of the street swags for emergency relief.

Jean is pregnant with her second child and wheelchair bound for the course of the pregnancy. "I would love to not be doing this. It would be great to stay home and bake cookies. But that is not a luxury I can afford when there are good people who need a Street Swag. I can't say to a little girl who doesn't have somewhere to sleep - sorry you can't have one".

Jean does feel very supported by the board of directors, sponsors, the students and the prisoners who produce the Street Swags as well the organisations who distribute them on the street. "The Australian Stockbrokers Association have been amazing – with their support we now have a part time staff member. Also the Pro Bono work that Clayton Utz has done for us has been instrumental," said Jean.

Jean is also a school teacher with a Masters in Theology. She was the Queensland finalist for the Young Australian of the Year award 2010.

→ GIVE TO STREET SWAGS

→ STREET SWAGS SHORT FILM



Micro Credit

“I want to help people in the developing world and considered sponsoring a child or buying someone a goat. Then I heard about microcredit. Is that a better way to give?”

THE ESSENTIALS:

- Microcredit is the lending of very small amounts of money to individuals living in poverty
- Recipients are given flexible, usually interest-free micro-repayment options
- Microcredit aims to empower the recipient by funding income-generating self-employment projects, improving quality of life for the individual and their family
- While examples can be traced back to the 18th century, microcredit really came to the fore in the late 1970s when Bangladeshi economist Muhammad Yunus founded the first microcredit institution – the Grameen Bank. Yunus and Grameen Bank were jointly awarded the Nobel Peace Prize in 2006 “for their efforts to create economic and social development from below”
- The United Nations declared 2005 the International Year of Microcredit, recognising it as an instrument for socio-economic development

THE PLAYERS:

- Microfinance Institutions (MFIs) provide financial services to clients who are otherwise ineligible for traditional bank services
- The World Bank estimates there are over 7000 MFIs turning over

US\$2.5 billion by servicing some 16 million people in developing countries (source: Data Snapshots on Microfinance - The Virtual Library on Microcredit)

- MFIs can vary in their legal structure, mission and methodology. They can range from small not-for-profit organisations to financial NGOs and large commercial banks
- MFIs are also termed Field Partners by online person-to-person (P2P) microcredit facilitators, acting as the intermediary between the individual lenders and the loan recipients
- Recipients of microcredit are generally poor, often vulnerable people living in developing countries who require a loan to start up a small business
- Recipients typically don't qualify for standard sources of credit because they have no collateral, steady employment or acceptable credit history

- Referred to as “entrepreneurs” by some MFIs, their appetite for enterprise is mostly necessitated by lack of employment opportunities, shelter or food rather than a desire for profit
- Business projects vary across agricultural, retail, production, transportation and service-provider sectors
- Women make up the vast majority of microcredit recipients, accounting for 97% of Grameen Bank loans
- As well as MFIs, hundreds of thousands of individual lenders around the world make P2P interest-free microloans through websites like Babyloan, Wokai and Kiva
- Lenders' motivation can be altruistic, socially driven or self-satisfying
- Lenders can join lending teams such as “Teachers for Change”, “Animal Lovers” and “Kiva Kiwis” in order to connect with others and make a greater impact



Koffi Jean Hagbegnon - A Kiva Entrepreneur in Togo

The Pros:

- Microcredit empowers recipients by harnessing their energy, knowledge and determination to overcome the hardships they face in providing for their families and running their households
- Microcredit promotes gender-equity by supporting women's economic participation in cultures which often forbid them financial independence
- Microcredit cuts out loan shark traders who lend money to vulnerable producers on the condition that they have exclusive distribution of their finished product at a set price
- P2P lending educates people about global poverty by connecting them with impoverished individuals
- Because of the small cost to lenders, microloans are frequent and generous, making funding targets relatively easy to reach in comparison to much larger fundraising projects

The Cons

- Providing credit to vulnerable or inexperienced people can land them in an even worse financial situation if they find themselves unable to use it productively or unable to repay their loan
- Microlending can draw private and community-level donors away from funding infrastructure such as roads, education and health. Economists and poverty experts note that the net effects of microcredit (a relatively nascent phenomenon) are largely unknown, as compared to the benefits of building a rural factory that creates hundreds of jobs
- P2P microcredit means that lenders come to expect a face or a story in order to deem a cause worthy of their contribution, rather than donating to an equally-needy cause that distributes funds at its own discretion
- Recipients and lenders are very much at the mercy of their MFI. A recent analysis of Kiva data concluded that the failure of just three MFIs caused 93% of all Kiva defaults to date, despite the faithful repayments being made by recipients

THE CASE STUDY

kiva.org: who takes the credit?

"Kiva," the world's first online microcredit facility has recently come under scrutiny for its deceptively simple working model.

Kiva's enormous success is most likely due to the faces and stories it proffers for fundraising. However, while lenders are invited to browse the pages of entrepreneurs for a deserving recipient of their microloan, the reality is that Jaber the Palestinian livestock trader may already be knee deep in sheep on someone else's \$25. Meanwhile, the funds you earmarked for him are possibly paying off a motorbike for Srun Nan, the Cambodian cake seller.

This is because MFIs (or Field Partners) often pre-disburse funds to recipients before they're even profiled online. This allows Kiva to service its borrowers' needs more efficiently, but it can be argued that it virtually fictionalises the direct connection between the lender and their chosen entrepreneur.

Does it really matter whose farm, shop, or family benefits from our loan? Isn't an investment in P2P microlending really a premeditated decision to help all of those less fortunate than us?

A straw poll of Kiva bloggers showed that many people think it shouldn't matter. While some

were slightly disappointed by the ambiguity inherent in the model, others have continued to lend for years knowing full well that their nominated entrepreneur isn't necessarily taking the credit.

"Ian" summed it up well: "Nothing is perfect, we are all human (for good and bad) ... but my belief is that doing nothing is far worse than attempting to do something."

This week on www.kiva.org/:

- 5117 new lenders joined
- 20,326 lenders made a loan
- US\$1,270,100.00 was lent
- 3437 entrepreneurs were funded
- 98.27% of loans were repaid to date
- 1 loan was made every 15 seconds

→ COMMENT ON THIS ARTICLE → GIVE A MICROCREDIT LOAN

One To Watch

GRACE, 13 - FUNDRAISER



Tell us about yourself

I live in Bentleigh Victoria. I'm home educated.

Apart from my fundraising projects, my interests are Latin dancing, reading and acting. I also like studying mythology.

How long have you been a fundraiser?

Last year I ran a read-a-thon for home educated people to raise funds for the same not-for-profit organisation. I'm running one this year, too. I've been donating to causes for several years.

Why do you fundraise? Why not just spend the money on yourself?

I figure that the more I can do to help people, the better. So if I have the means, I will – as much as possible.

How did you go about raising money this year?

I made and sold carrot cakes through a community house. I also sold greeting cards I made to family members. And I asked for donations instead of gifts, from family and friends. My goal was to raise \$1,500 for TEAR Australia to purchase a well in a developing country.

Who helped you? /Anyone to thank?

Certainly my family was very supportive and they helped me a lot.

Any advice for aspiring fundraisers?

Don't be worried that you won't get support. No matter how impossible a goal seems, people will usually support your ideas.

Desperately seeking support...



THE BLUE BALL – THE DUCHENNE FOUNDATION

Duchenne muscular dystrophy (DMD), a devastating illness with a 100% fatality rate, is the number one genetic killer of boys worldwide. But with research, a cure is very feasible within our lifetime.

→ **GIVE TO THE BLUE BALL**



THE LEAD GROUP

The Lead Education and Abatement Design Group (LEAD) develops and provides information and referrals on lead poisoning and lead contamination prevention and management. Its goal is to eliminate childhood and foetal lead poisoning and to protect the environment from lead.

→ **GIVE TO THE LEAD GROUP**



OOLONG SANCTUARY

The Oolong Sanctuary is a volunteer-run wildlife refuge in remnant bushland on private land in southern NSW, Australia. It has 38 projects that need your support.

→ **GIVE TO OOLONG SANCTUARY**