MAKE AN IMPACT: GIVE ECONOMIC OPPORTUNITY

MicroDreams is unique in its ability to work with young MFIs and to provide financial support and assistance in underserved areas of the world. We need your support to continue having an impact.

Your financial contribution can help a microentrepreneur in Samoa start a business, another hardworking woman in Fiji buy cattle or a child in Bolivia attend school. Your donation keeps on working. When clients repay loans, the funds go straight back out to other deserving entrepreneurs, constantly being reinvested into communities.

$100 Covers the education of four children for one year

$400 Finances one new business and changes the life of a family

$1,500 Pays for the expansion of a small workshop

$7,500 Helps to economically transform a small village

IT’S AN INVESTMENT

There are two easy options to donate:
1. Mail your tax-deductible check to The MicroDreams Foundation
   - In the United States: 60 Park Place, Suite 2100
   - In New Zealand: P.O. Box 33541
   - Newark, NJ 07102
   - Takapuna, Auckland 0740
2. Donate securely online at MicroDreams.org

CONNECT WITH US & SPREAD THE WORD

MicroDreams.org

Design by Amy Nelson
Be.net/AmyMNelson

You’ve made an investment of your time to learn about MicroDreams. Please take the next step—make an investment in supporting our work. Thank you.
WHAT IS MICROFINANCE?
Microfinance is the provision of financial services—small loans, savings, insurance—and business training to very low-income individuals, particularly women, to help them start and grow income-generating businesses. It is an effective strategy in the fight against poverty and critical in providing economic opportunity to those in need. Unfortunately, banks view these entrepreneurs as too risky for investment. That's where MicroDreams, and you, can help.

MISSION
Our mission is to empower aspiring entrepreneurs by providing them with meaningful economic opportunity, so they can work their way out of poverty.

OUR APPROACH
Founded in 2002, MicroDreams provides financing and advisory services to young and promising microfinance institutions (MFIs) so they can prosper and become permanent entities. In turn, our MFI partners offer critical products such as loans, savings, and insurance to entrepreneurs in impoverished communities. To ensure the entrepreneur’s success, these MFIs also provide financial education, business skills training, and ongoing guidance and motivation.

Entrepreneurs use their initial loans to start or expand their businesses. Once the initial loan is repaid, the entrepreneur becomes eligible for additional services, such as financing for housing improvements and childhood education.

SINCE INCEPTION, MICRODREAMS HAS

Provided more than $1.5 million of direct financing to MFI partners

Offered guarantees to leverage $850,000 in additional funding

Enabled partners to extend 75,000 life-changing microloans

Helped to leverage $55 million in loans disbursed to deserving clients

CLIENT ENTERPRISES
Clients are industrious and hardworking women engaged in various businesses. Ventures include the growing and selling of produce, fishing, chicken/pig/cow farming, bakeries, catering, roadside food stands, general stores, beauty salons, florist shops, weaving and handicraft production, shoe repair, and more.

WHERE WE WORK
MicroDreams partners with the South Pacific Business Development (SPBD) microfinance network operating in Samoa, Tonga, Fiji and the Solomon Islands. We also work with MFIs in Bolivia, Ecuador and Peru.

IMPACTING LIVES: MAKALITA’S STORY

Makalita Mataele has been her family’s main breadwinner for the last 24 years. She’s a relatively quiet woman with a dogged determination to succeed. Her motivation? Providing for her children, grandchildren and elderly brother.

Makalita joined MicroDreams’ partner, SPBD Tonga, and received her first loan of US$400 to purchase supplies to make cloth and weave baskets. Makalita knew, however, that she needed to diversify her business to ensure steady income and used part of her loan to invest in vegetable farming. Unlike her handicrafts, vegetables can be sold nearly every day, and she soon realized that vegetables made a better profit. With additional loans she expanded her product line and volume.

Today, Makalita’s main source of income is her vegetable farm. She receives orders daily from customers and restaurants, while continuing to look for ways to expand her business.

Her increased income from farming has allowed Makalita to improve her home and pay for her children’s and grandchildren’s education.

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In addition to accessing credit from SPBD, Makalita also saves her hard-earned income with SPBD and benefits from the insurance product.
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