



We all tend to get caught up in our own little worlds. Although we do occasionally think of those who struggle in our own local community, a sustainability worldview believes we are linked to everyone as one human family, sharing one single planet, with one common future. Some enterprising MSU students, led by Michael Thelen and supported by MSU Professor of Business Law Paulette Stenzel, put that belief into action a little over two years ago.

Thelen, inspired by Nobel Peace Prize laureate Muhammad Yunus and his efforts in microfinance, wanted to spread the idea and so helped create the Spartan Global Development Fund, a microcredit fund that supports small loans to hard working entrepreneurs around the world. SGDF has helped finance more than 1,500 loans totaling more than \$39,000. The borrowers are small business people located in Africa, Asia, the Middle East, South and Central America. They produce furniture, baked goods, farming, sewing, recycling and other local services and products.

SGDF started with a \$3,000 gift from a benefactor, utilizing an existing microcredit network, Kiva. Kiva allows individuals to put money into circulation for microcredit through local lending partners around the world. Thelen notes, "Each lending partner has a different level of direct involvement after the loan is disbursed. Some are more hands on with small business advice, etc., and others are more focused on getting them the money, letting them run their own businesses and staying out of their way. However, virtually all loans are on monthly or bi-monthly repayment schedules, which means loan officers go and meet with borrowers, often in group meetings, to collect repayments and make sure everything is going okay for the borrower."

Once the money is repaid (they have a 98.96 percent repayment rate), the money is available for further loans. Interest rates at the local level by the partner agencies to the borrower vary widely, but this helps pay the locals on the ground a decent wage to manage the loans.

With the help of Professor Stenzel, who specializes in fair trade in Latin America, SGDF set up a direct agreement this year with a group called Esperanza en Accion (www.esperanzaenaccion.org), a fair trade group which has direct relationships with artisan workers in Nicaragua. Esperanza en Accion wanted to lend money to their artisans who they help export handmade crafts to the U.S. fair trade market, but lacked the funds. Spartan Global negotiated a direct funding agreement to provide them with a loan fund they could use to make loans to their artisans, primarily for raw materials and other products used in their craft. Loans range from \$170 to \$600. The artisans pay no interest to Esperanza en Accion on their loans, so the repaid funds can be lent again and again.

Michael Thelen graduated from MSU in December 2009 and took a motorcycle ride from here through Central America to Santiago, Chile, where he now has taken up residence. Along the way he visited with some of the lenders and the borrowers to experience firsthand how Spartan Global was improving the lives of others. His blog of this trip is a fascinating read: www.michaelthelen.blogspot.com.

Meanwhile, back at MSU, Spartan Global is managed by another set of students who continue the dream of expanding microcredit to entrepreneurs in communities around the globe. Gabe Kwakyi, current marketing chairman for Spartan Global, would love to see it grow. "I personally would love to see the organization expand in both size and reach. What I mean by that is that I want to see more people join the group and learn about microfinance and help us procure support for the cause. And I want our organization to get involved with more organizations, both like-minded microfinance or fair trade orgs as well as other organizations, such as student business groups, corporations, and local businesses. I strongly believe that with more publicity and more support comes more opportunity and capacity to actually raise funds and discover avenues and people to use those funds to help."

It is great to see our younger generation take the lead on helping build a more equitable and hopeful common future for all. Whether it's with microfinance, urban agriculture, open-source IT, or countless other community development efforts, they are sharing their energy and creativity to show that one can do well by doing good. By supporting productive livelihoods through fair trade everywhere they are building a future where all of our human family are better off. For more info visit: www.spartanglobalfund.org or www.kiva.org/lender/SpartanGlobal.

(Terry Link was the founding director of MSU's Office of Campus Sustainability and recently retired as director of the Greater Lansing Food Bank.)

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