

NEW FLAG English Communication III

Disk 3

23

Chapter 5 Microfinance

24

Oral Introduction

Do you know anything about "microfinance"? It is a kind of finance for poor people. It helps them lift themselves out of poverty. When and where did it start? What do you think are the aspects of microfinance, which are different from those of normal finance? Now, we are going to learn about microfinance and talk about it.

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(教科書本文をご参照ください)

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32

One More Step

- 1. Poor people can sometimes be given money by microfinance.
- 2. Some people need less than \$200 U.S. to start a business.
- 3. A woman may be given a loan by microfinance and buy a mobile phone.

33

1 / Money may not hang from trees, / but it can grow.// Microfinance enables people / to escape a cycle of poverty.//
It gives them loans / to start a trade or business / and savings accounts to earn interest.// By working at the ground level of poverty, / microfinance plants seeds of a better future.//

34

2 / The idea behind microfinance is simple: / offering basic financial services to poor people, / instead of offering donations, / can enable them to lift themselves / out of poverty.// Microloans, / usually in amounts under \$200 U.S., / give people the chance / to start a small business.// A woman who lives in an isolated village in the Philippines, / for instance, / may take out a loan / to buy a cell-phone.// Then she will rent out her phone / on a per-call basis.// A woman in Bangladesh, / meanwhile, / may take out a \$40 loan / to start up a small trade business.// She will spend the money / to buy dried fish, nuts, and chocolates / and to pay for her bus fare / to travel to various towns.//

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