

# MicroPlace : investir en ligne aux USA



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Microfinance

Global poverty

MicroPlace: How it works

MicroPlace's mission is to help alleviate global poverty by enabling everyday people to make investments in the world's working poor

How it works (1) Investors are everyday people who want to invest some of their savings to produce a financial return and a social impact

Security issuer Security issuers sell securities as MicroPlace. They use the funds from the sale of securities to you to invest in microPlace. Security issuers are responsible for making interest and principal payments to you.

MFIs Lending Organizations are located throughout the developing world and specialize in making small loans to the world's working poor. They also provide other services such as training, counseling, and health care.

Your funds support loans to lending organizations Security issuers use your funds to support loans to lending organizations. Lending organizations use these funds to provide loans to Borrowers. As loans are repaid, the security issuer is able to provide you a financial return.

Your investment at work Borrowers use loans provided by Lending Organizations to start or expand businesses. Profits from these businesses help them enjoy their loans, send their children to school, and improve their families' living conditions.

Borrowers Borrowers are the working poor who are self-employed, usually as traders, farmers or craftspeople. The majority of them are women. They earn just enough to survive and use small loans to start or expand businesses.

Security issuer

Investors

MFIs

Borrowers

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Investors

Depuis le 23 octobre, les investisseurs des USA pourront investir en ligne dans les Community notes internationales d'Oikocredit par l'intermédiaire de MicroPlace : une organisation innovante lancée par Ebay, qui vise à réduire la pauvreté à l'échelle internationale en permettant à tout un chacun de réaliser des investissements auprès des 'travailleurs pauvres' du monde. Cette nouvelle coopération avec MicroPlace aidera l'antenne d'Oikocredit aux USA à attirer de nouveaux fonds en dollars US, pour répondre à la demande en hausse rapide de financement pour le développement que connaît Oikocredit.

## Comment ça marche ?

Oikocredit apparaît sur MicroPlace avec Calvert. Les institutions de microfinance présentées par Oikocredit ont été récemment préfinancées à partir de fonds existants chez Oikocredit. L'investissement dans les *Community notes* d'Oikocredit via MicroPlace servira à réabonder ces fonds et permettra à Oikocredit de fournir des prêts additionnels à des organisations similaires dans les pays en développement.

## Demande de fonds en croissance rapide

Cette nouvelle chance d'approcher des investisseurs en ligne via MicroPlace constitue pour Oikocredit une perspective très prometteuse pour faire face à la demande croissante de nos partenaires.

Le site de web de MicroPlace.