

## SMALL LOANS Make Big Differences

by Olivia Wattly

Matt Flannery has always been an “idea” person. He loves to spend time thinking up new ideas. Back in 2003, Flannery worked as a software developer for a large company. Still, what he really wanted to do was to become a business entrepreneur. Little did he know that his goal was about to become a reality.



Flannery and his fiancée, Jessica Jackley, went to hear Dr. Mohammad Yunus speak at Jessica’s college. Yunus’s words inspired them. Within a year, they had created Kiva, an organization that gives small business loans to people all over the world.

Highlight the important events.

Underline signal words and text clues that show relationships between these events.

Relationship:



Events

Text Clues

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**Relationship:**

**Sequence:** These events occurred during one year.

**Goal and Outcome:** Matt achieved his goal to be an entrepreneur when he started Kiva.

**Cause-Effect:** Dr. Yunus’s speech inspired Matt and Jessica to start Kiva.



Events

Text Clues



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The way Kiva works is simple. First, entrepreneurs apply for a loan through Kiva's website. Next lenders from around the world visit the site and choose which businesses they want to provide with a loan. Unlike Yunus' bank program, Kiva's program depends on individual donations. Once borrowers receive their loans, they can then slowly repay these loans over time as their businesses grow and succeed.



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**Relationship:**

**Sequence:** The series of events describes the process for how a loan is given.



Events

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