The rise of the social entrepreneur

How small loans online help solve big problems the world over

By Marilyn Stowe

You’ve heard of the angel investor, right? The guy who sees the promise of a startup and pulls up his bank of money to get that dream off the ground. But what if there was another kind of angel investor—let’s call them “kittens” or “micro-angels” who put money up in multiples of $25 or less? They support social entrepreneurship in its key fund raiser, for the most part, and pull up their kitty at the Demo Day stage. They’re the people who dream of creating a change in the world and what the money will be—anywhere from $1,000 to $10,000. Or more. For example, Bill Drayton, who founded the microfinance operations.

The idea of online giving through microloans of as little as $25 to small businesses is not new. A microloan is a small amount of money (often a few hundred dollars) for materials for their business. Microfinancing is one form of “social entrepreneurship.”

So far, there are over 600 different organizations that have been using peer-to-peer lending platforms over the Internet. It’s not just that online giving through microloans is a long-time tradition. It’s not just that online giving through microloans is a long-time tradition. It’s not just that online giving through microloans is a long-time tradition. It’s not just that online giving through microloans is a long-time tradition. It’s not just that online giving through microloans is a long-time tradition. It’s not just that online giving through microloans is a long-time tradition.

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