



มูลนิธิกองทุนสร้างสรรค์ชีวิต  
Common Interest Foundation

PO Box 144 Phrasing Post Chiang Mai 50205 Thailand  
Tel: +66 (0) 53-855000

E-mail: info@commoninterest.org  
Fax: +66 (0) 53-855000

Dear <Form\_Address> <Last\_Name> [**OR:** Friend],

I have truly enjoyed speaking with you about Common Interest and our microcredit projects in Thailand. I have told you a great deal in these letters. Today, I want to give you a brief summary of the power of microcredit.

Unlike traditional forms of charity that build dependence on the next handout, **microcredit programs promote entrepreneurship** by extending very small loans – loans between \$US50 to \$US 200 – to poor people to start and maintain small businesses. These micro-enterprises have tremendous impact by generating steady, long term income – allowing loan recipients to care for themselves and their families. For once in their lifetimes, these micro-entrepreneurs can plan for the future and not live from day-to-day.

This proven philanthropic strategy is so effective the United Nations and other sponsors proclaimed 2005 as the International Year of Microcredit. And the 2006 Nobel Peace Prize was awarded to Muhammad Yunus and his Grameen Bank – a microcredit organization.

The true power of microcredit comes from **the core belief that given the resources, poor people want to lift themselves out of poverty. And they want to do it on their own efforts...** not by receiving handouts.

Microcredit foundations like Common Interest prime the process by extending loans to poor people – usually women because women will make sure the entire family benefits from their efforts.

Soon after the first loans are made, the microcredit foundation together with the loan recipients establish a “village bank.” The village bank tracks loan repayments, administers new loans from repayment capital, and makes other economic decisions for the good of the community. They offer services to the community under the auspices of the foundation – services such as micro-life, health, crop, and farm insurance, health education, village phone service, and access to green technology (among other services).

Common Interest has been bringing the power of microcredit to over **XXX** members in **XXX** villages in Thailand since 2005. Our members are ethnic minorities, hill-tribe people, and Thais. Mostly women, they are among the poorest people in Thailand: young, elderly, physically challenged. Many of our members are living with HIV – and overcoming tremendous prejudice and barriers so they can raise their children and support themselves and relatives. But since taking part in our village banks, **our members are experiencing the beginnings of financial independence and social acceptability – often for the first time in their lives.**

Common Interest has been successful in our private financing of the miracle of microcredit in Thailand. But we are ready and eager to expand. And we need your help to do so. Please call me at 403-444-0858 or email me of your interest in further discussion. I invite you to visit our web site at [www.commoninterest.org](http://www.commoninterest.org) for a fuller picture of our efforts. But **I really would love to speak with you personally.**

Respectfully yours,  
[Legible signature]

Ryan Young  
Managing Director  
Common Interest