

# ROCHESTER LATINO ROTARY CLUB LA ROTARIANA

February - March, 2017

## Brad Willis speaks of the KIVA project

President Julio introduced the speaker at the February 1<sup>st</sup> meeting. Brad Willis, one of 15 recent graduates of the UR. He is embarked in a two-year project between the UR and the City of Rochester called Kiva. It is the world's largest crowd-funded micro lender. Since August of 2016, Kiva Rochester has worked to provide Rochester Small Business owners and entrepreneurs with 0% interest crowd-funded loans of \$10,000 or less to launch or grow their small business. The terms are up to 36 months. It is funded by hundreds of lenders from all around the world, in increments of \$25 or more.

Kiva is a loan, not a gift. Since 2005, 83 countries have been involved in Kiva; it started in the US in 2011. Paypal moves the money with no fee for service. The approval process is different inasmuch as it focuses on the person's character not the credit report. From 5 to 35 friends and family members who know you better can be invited to support you with a loan of \$25 or more. Once the creditworthiness is established, the community of over 1.5 million lenders funds the majority of the loan. Eligibility requirements include: applicant must be at least 18 years old, not being in bankruptcy or foreclosure, use the loan for legal business, not be a franchised business or multi-level marketing business. Once the loan is approved, community organizations can help develop the business plan.

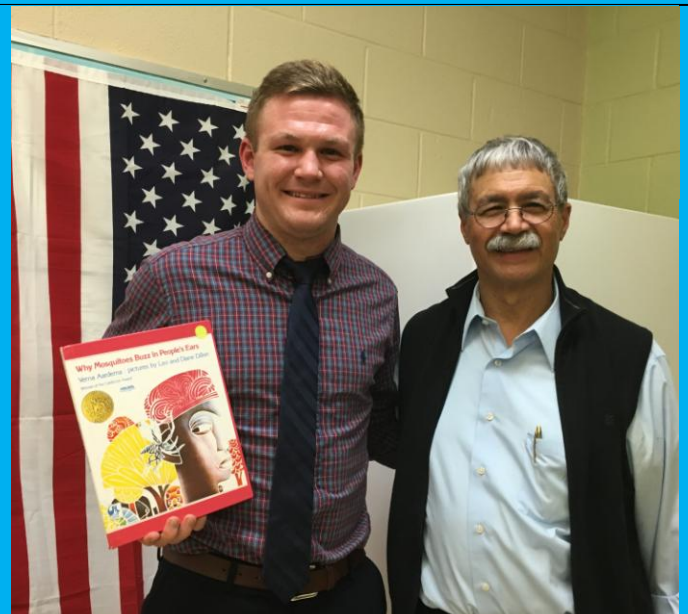
Since August 2016, about \$100,000 have been loaned in Rochester with an average loan of \$5,500. Of the recipients, 67% have been minorities and 40% have been women. Unfortunately, so far there have not been Latinos taking advantage of this opportunity. Bradley is talking to different groups to talk about the project with the hope of attracting Latinos to apply. He speaks Spanish so there is no language barrier. Applicants need not be US citizens or have a Social Security Number.

Mayor Lovely Warren started the development office to build wealth in the communities. Kiva provides the means to achieve this without the city having to invest large amounts of money.

Loans processing takes about 45 days to raise the money. In the US the repayment rate is 89%; global is 94%; and in Rochester, it is close to 100%.

## PEOPLE OF ACTION

Rotary is where neighbors, friends, and problem-solvers share ideas, join leaders, and take action to create lasting change.



Brad signed the book to be presented to a child at the Eugenio María de Hostos Charter School

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RI President John F. Germ chose *Rotary Serving Humanity* as his theme for 2016-17. Noting Rotary's unique ability to bring together committed professionals to achieve remarkable goals, Germ believes that "now is the time to capitalize on our success: as we complete the eradication of polio, and catapult Rotary forward to be an even greater force for good in the world."

### Community service

Community Service: Aida Vera reported that on the Day of the Women, Charol Ríos offered a presentation on self esteem to women members of the Nuevo Día Church with about 30 women in attendance. The presentation was well received. It was followed with a dinner prepared by the women.

### New member inducted

It is with great pleasure that the club announces it has inducted its newest member, Maycanitza Pérez. Currently, she is the Executive Director of the Eugenio María de Hostos Charter School.

### Focus on Rotary

For over 30 years Rotary has been involved in an effort to eradicate polio. This goal is in sight. The effort started in 1979 with vaccinations for 6 million children in the Philippines. Today, Afghanistan, Nigeria, and Pakistan are the only countries where polio remains endemic.

To accomplish this goal, it is imperative that we all help in the final push to eradicate this disease that affects the lives of individuals in such a profound way. The disabling condition involves paralysis and deformities of limbs. Affected individuals usually require braces, crutches, and other devices to move around.

In developing countries, due to the lack of treatment, assistive devices, and advanced physical and occupational therapy services, the condition results in inability to move around, unemployment, isolation, and many other difficulties.

The following pictures illustrate some of the issues mentioned above. A simple oral vaccine protects against polio.



### Future Events

#### District 7120 Training Assembly

The Rotary Club of Newark is pleased to host the 2017 District Training Assembly, scheduled for **Saturday, April 8, 2017** at the Newark High School, 625 Pierson Ave. Newark NY 14513. The school is completely handicapped accessible and there will be ample parking available, but we still want to encourage you to ride share.

#### Eight Anniversary of the Rochester Latino Rotary Club

The RLRC is pleased to announce the Masquerade Ball to celebrate eight years of service to the local and international Latino communities.

**Saturday, April 22 at 6:00 pm at the Diplomat Banquet Center**

#### District 7120 Conference

DG Tom Rogers is pleased to invite to celebrate the District's annual conference on **May 19-21 at the Ambassador Center 7794 Peach St. Erie, Pa. 16509**



Wouldn't you help stop this disabling disease now? Your contribution to the Polio Plus Campaign will help. A simple oral vaccine can prevent suffering!



## Board of Directors

President – Julio Vázquez  
 Immediate Past President – Orlando Rivera  
 President Elect – Dr. Miriam Vázquez  
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                   Luisa Baars  
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                   Charol Ríos-Davis  
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                   Dr. Timothy Malia  
 International Service Chair – Luisa Baars  
 Membership Chair – Orlando Rivera  
 Foundation Chair - Elisa DeJesús  
 Literacy Co-Chairs – Dr. Miriam Vázquez  
                   Julio Vázquez  
 Club Webmaster – Orlando Rivera  
                   Tera Rivera  
 Bulletin Editor - Luisa Baars  
 Program Chair – Orlando Rivera  
                   Julio Vázquez  
 Fund Raising – Dr. Miriam Vázquez  
 Sergeant-At-Arms - To rotate among directors

## Object of Rotary

The Object of Rotary is to encourage and foster the ideal of service as a basis of worthy enterprise and, in particular, to encourage and foster:

1. The development of acquaintance as an opportunity for service;
2. High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying of each Rotarian's occupation as an opportunity to serve society;
3. The application of the ideal of service in each Rotarian's personal, business, and community life;
4. The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional persons united in the ideal of service.

## Rotarian Code of Conduct

The following code of conduct has been adopted for the use of Rotarians.

As a Rotarian, I will

1. Act with integrity and high ethical standards in my personal and professional life
2. Deal fairly with others and treat them and their occupations with respect
3. Use my professional skills through Rotary to: mentor young people, help those with special needs, and improve people's quality of life in my community and in the world
4. Avoid behavior that reflects adversely on Rotary or other Rotarians.

