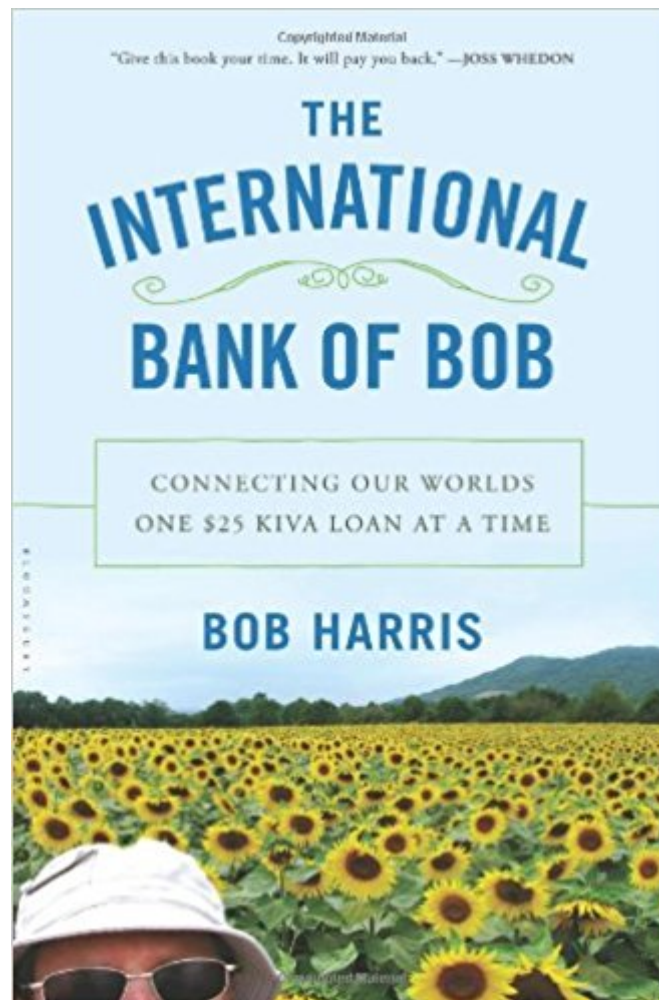




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# The International Bank Of Bob: Connecting Our Worlds One \$25 Kiva Loan At A Time



## Synopsis

Hired by ForbesTraveler.com to review some of the most luxurious accommodations on Earth, and then inspired by a chance encounter in Dubai with the impoverished workers whose backbreaking jobs create such opulence, Bob Harris had an epiphany: He would turn his own good fortune into an effort to make lives like theirs better. Bob found his way to Kiva.org, the leading portal through which individuals make microloans all over the world: for as little as \$25-50, businesses are financed and people are uplifted. Astonishingly, the repayment rate was nearly 99%, so he re-loaned the money to others over and over again. After making hundreds of microloans online, Bob wanted to see the results first-hand, and in *The International Bank of Bob* he travels from Peru and Bosnia to Rwanda and Cambodia, introducing us to some of the most inspiring and enterprising people we've ever met, while illuminating day-to-day life-political and emotional-in much of the world that Americans never see. Told with humor and compassion, *The International Bank of Bob* brings the world to our doorstep, and makes clear that each of us can, actually, make it better.

## Book Information

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## Customer Reviews

While on assignment in Dubai to cover the world's most luxurious hotels, Harris got sidetracked by the stories of the indentured immigrant laborers conscripted to build these palaces of opulence. Determined to do something to help the families of the working poor worldwide, he signed up with Kiva, an organization that allows individuals to lend money via the Internet to people in developing countries by providing "microfinancing" • loans to small family businesses, for everything from

buying material and supplies to the purchase of cows and goats. Not content with merely helping from afar, Harris volunteered to tour the world and meet some of the Kiva recipients, and this is where the story really begins. Traveling to challenging and often war-torn places like Peru, Bosnia, Rwanda, Cambodia, and Beirut, Lebanon, he checks out the repair shops, furniture businesses, hair salons, yogurt makers, and livestock owners who have been made successful by the microloans, but, most important, he learns firsthand about their personal and political struggles and is deeply impacted by the lives of the new friends he makes along the way. --David Siegfried

â œNo book this important should be this delightful. Bob Harris's funny, tender, and incisive opus works as both an engaging personal memoir and a clear introduction to the world of microfinance. Filled with astonishing anecdotes and indelible characters from those corners of the world most of us never explore, Bank of Bob celebrates a process that is improving the lives of millions through a radically simple concept: moving us past the 'virtue of charity' to the exultation of connection. Give this book your time. It will pay you back.â • â •Joss Whedon, filmmakerâ œSurprising in so many ways: a travelogue that makes the people in exotic locales as accessible as your next-door neighbors; a book about poverty alleviation that often makes you laugh out loud (or cry, sometimes on the same page); and a portrayal of loving families in challenging environments that leaves you feeling stronger, more connected to the world, and full of hope. In short: joyous, humane, and inspiring.â • â •Arianna Huffington, President and Editor-in-Chief, The Huffington Post Media Groupâ œBob Harris shows us how to save the world without being an insufferable prig -- The International Bank of Bob is enlightening, inspiring, and entertaining.â • â •Steven Pinker, Harvard College Professor of Psychology, Harvard University, and author of The Better Angels of Our Natureâ œRead this book. Be amazed at a man as decent as Bob Harris. Learn how the world works. Actually help improve the world. And be entertained, amused, and enlightened along the way. Seriously. Just by reading a book.â • â •Arthur Phillips, author of The Tragedy of Arthurâ œTruly inspirational. Ten minutes after I finished this book, The International Bank of Ken opened in Cambodia.â • â •Ken Jennings, author of Because I Said So!â œThe result of [Harris's] writing is a series of honest portraits of mothers, husbands, and farmers to whom a \$25 loan was life changing.â • â •The Daily Beastâ œAn engaging, fully transparent, upbeat narrative, with chockablock footnotes and resources.â • â •Kirkus Reviewsâ œMost travel books promise to transport you to parts of the world you've never seen. This book goes one better: it will take you to places you'd never have the courage to go, to meet people you'd never meet -- from a bicycle repairman in the backstreets of Rabat to a pig trader in Tuzla to a barber in Beirut. And it's not even

a travel book. It's a quest! Bob Harris goes literally (and literarily) to the ends of the earth in order to see first-hand the effects of his micro-financing loans. A writer with a big heart and a keen eye, Harris's book will make you feel optimistic, inadequate, informed, fortunate, awful, and edified. It may also inspire you to help change the world.

- Hart Hanson, creator, executive producer, and writer, *Bones* "What a wonderfully uplifting book -- proof positive that small things really can have a huge impact. This compassionate travelogue through the world of microfinance not only moves you to count your own blessings, it inspires you to want to make a difference in this world -- just like Bob Harris has."
- Robert J. Sawyer, Hugo Award-winning author of *FlashForward* "Believe it or not -- and I know most people don't -- there's a moral arc that bends toward justice, and the world really is becoming a better place to live. This is due in part to the spread of democratic institutions from the top down, but the real change is coming from the bottom up from people like Bob Harris, through his boots-on-the-ground approach to helping people improve their lives one small loan at a time. This book is not only inspirational, it is illuminating, enlightening and, well, damn funny!"
- Michael Shermer, publisher of *Skeptic* magazine, monthly columnist for *Scientific American*, and author of *The Believing Brain* "An important review of the strengths of microlending and its limitations | a fun read | powerful."
- The Boston Globe

I was so caught up reading the *International Bank of Bob* that I finished it in only two marathon sittings. The last time I read a book in two sittings, I was 13 and had just discovered *Interview with the Vampire*. So, yeah, I would say that *International Bank of Bob* had a big effect on me. This is Bob's best book yet. You can see the best elements of his previous work (*Who Hates Whom* and *Prisoner of Trebekistan*) on display here. Bob has an encyclopedic knowledge of the sociopolitical history of each location he visits, and he imparts it with his unique, whimsically funny style. The book follows Bob's awakening to some of the most ridiculous inequities of the world, through his attempts at finding a realistic way of addressing them, to his exposure to microfinance, and finally on a round-the-world trip to see how microfinance has affected the lives of so many entrepreneurs--not just in the developing world, but right in his backyard. This is not a mere love letter to microfinance or to Kiva. Bob goes off the beaten path, seeking out the dark side: the microfinance institutes that have failed, and the lenders that microfinance has failed. But he comes out believing that, while imperfect, while subject to the same abuses and avarice that you see in any human endeavor, it is one of the best and most promising ways of lifting hardworking people out of poverty. He is very convincing. Not to mention hilarious.

It is seldom that tourists will leave the tourist areas of a country that has a lot of poverty. They generally stay safe within the two to three block areas that house all of the upscale restaurants, shops, and hotels. But what lies just beyond that zone? Too few people are willing to look that far and remain contented with the "good times" that they had. Bob Harris finds one day that he sees what is beyond the glamour and starts to wonder what one person can do about it? He starts an interesting journey where he finds that one person can make a difference and with only a \$25 investment. Wondering if what he finds is just another illusion, much like the wonders of Rio or any other city with high poverty, he begins his investigation and takes us along for the ride. Bob provides a very candid and personal view of his journey and his findings might just surprise you if you have the courage to keep an open mind and to see what one person could do to make the world a bit of a better place. Notice I did NOT say make everything perfect, just make it a bit better than it was before you got involved. I would highly recommend this book to anyone who believes that people can succeed if you give them a hand, not just a hand out!

I have to agree with Joss Whedon about "The International Bank of Bob." He says that "No book this important should be this delightful." He's right. Bob Harris' new book tackles huge issues like economic disparity and global poverty by bringing them down to a human scale. Bob found himself staying in one of the most luxurious hotels in the world, courtesy of ForbesTraveler.com. Just outside, he saw construction crews working twelve hour shifts for miniscule wages in 110 degree heat. Faced with the stark contrast, Bob wondered if there was anything one guy could do to make a difference. He found Kiva.org, a website where anyone can lend \$25 to entrepreneurs in some of the poorest regions of the world. Bob began to make loans. A lot of loans. But were they actually helping people improve their lives? He decided to find out. Most of the book follows Bob on his travels around the world to visit Kiva borrowers and talk to people at the local microfinance institutions (MFIs) which actually make the loans. Readers will certainly learn a lot about microfinance from "The International Bank of Bob," but it's about more than that. As the self-described "average Ohioan" meets a seamstress in Tanzania, a furniture maker in Sarajevo and a dairy farmer in Kenya, he finds more similarities than differences. Like his own hard-working father, the entrepreneurs who get microloans through Kiva are trying to build a better future for their families. By researching the impact of microfinance, Bob discovers the resiliency and interconnectedness of people all over the world. *The International Bank of Bob: Connecting Our Worlds One \$25 Kiva Loan at a Time*

I am only about 1/4 of the way into this book, but as a long-time (well, a few years, anyhow) supporter of Kiva I was intrigued when I saw the ad for the book. It is wonderfully written, and certainly confirms my feelings towards the concept of micro-loans. I am giving this book, along with Kiva coupons, to several family members as gifts...the book is pretty fast paced (altho the extensive footnotes, which are also of great interest, tends to slow things down) and written from the point of view of just an "ordinary" guy (who happens to have terrific writing skills, and was a journalist to start with) exploring the vast world of Kiva loans. Meeting with recipients, with the lenders, and finding himself in far flung corners of the earth. He is to be admired for his personal efforts and donations to Kiva, and for helping (thru this book) to inspire others to join in a make some loans! This is one "charitable donation" program(tho not technically a charity...since you are getting paid back) that will inspire the reader to keep several loans in play at all times(and hearing about how it helped that person, his or her family, their neighbors, etc.) It is amazing how little it takes to MAKE A DIFFERENCE!

Looking for something GREAT to read? Bob Harris's book THE INTERNATIONAL BANK OF BOB is available as of today in bookstores and on Kindles everywhere. Hilarious, hopeful, and filled with heart, it's an account of one man's journey throughout the globe personally witnessing the effects of making microloans to give people opportunities to make better lives for themselves. Sound dry? Guess again! Be prepared to be blown away by a book that will make you laugh on every page and give you hope for our flawed yet magnificent world.

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