

# LEAP POST

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## From the Editor-in-Chief



We are pleased to present you with the fifth issue, comprising student works from two regular school term modules -- "Microfinance: How One Small Loan makes a Big Difference" and "Words in Motion: How to appreciate poetry through music". In our microfinance module, we are honored to be able to co-develop the curriculum with Daniela Che, co-president of Wokai's Hong Kong Chapter ([www.wokai.org](http://www.wokai.org)). This module brought world issues into the classroom and seeds students with an entrepreneurial vision and a passion to contribute to solving global problems. We are delighted that one of our classes was featured in SCMP (June 18). Special acknowledgement to our students for their outstanding participation in class that day!

We started off the microfinance module with exploring the structure of a loan and understanding poverty cycles. The class was then guided through simulations to understand the process of extending microloans, the roles of involved parties and how financial tools can be creatively applied to fight poverty. Through

meeting with Daniela Che and Jamee Wong, an experienced lender, students were familiarized with real-world applications of microfinance through listening to stories of beneficiaries and lenders. The speakers also challenged students with critical thinking questions which delve into why microfinance is successful and sustainable. Students then developed a case proposal, analyzing profiles of different entrepreneurs from the Wokai platform, and ultimately deciding on an entrepreneur to finance with supporting rationales. Through evaluating which borrower to sponsor, students built basic business acumen and strengthened writing and analytical skills, while developing awareness for poorer regions in China. LEAP Studio eventually extended loans to Wokai entrepreneurs according to the final decision made by students, who were excited and empowered to witness their selected entrepreneurs being sponsored!

*Thank you LEAP Studio for giving me the opportunity to talk about WOKAI and microfinance in China. I had a wonderful time getting to know the students and sharing my knowledge with them. I was most impressed with how LEAP utilizes innovative ways to teach its students about tackling poverty. Through both classroom and experiential learning, LEAP has designed an effective program for making a lasting impact in young peoples' minds.*

*The children are very privileged to have Yvonne and Agnes in dedicating to broadening their perspectives. They will be shaped in a way that will only leave the world a better, more positive place.*

*I thoroughly enjoyed working with these children. I read their argumentative essays in supporting specific micro-entrepreneurs and was most touched by how much they have taken in from Muhammad Yunus' beliefs and teachings.*



Wokai Hong Kong Chapter Co-President

Daniela Che



# Money Management

## All About Money

BY JOURNALIST KATHY FONG (P1, SIS)

I choose to be a vet because every day I can make pets feel better. My place is in Pak Sha Road. The place is quite big. Every day the place is opened from 9:00am to 9:00pm. My place has a lot of nurses. The customers can bring any kind of pets. Some nurses also help me. Each month I will give them \$50 because they are very diligent. Every day when a customer brings any pet, I charge him \$100. Each month 20 customers can come. I earn \$2,000 as salary each month. My responsibilities are taking care of pets and be a good vet. I really like to be a vet because I like pets very much. I am fascinated by pets.

I earn \$2,000 a month as salary. Every month, I prepare a budget to plan how much I save and spend. How do I allocate my money? I allocate \$900 to savings, \$300 to spending, and \$800 to sharing.

How do we save money? First I go to the bank to open an account. Why do we save money? We must save money for rainy days and to get interest.

I spend \$300 because I can buy stuff like cages and vaccines for the pets. I would spend some money on the computers. I would use a check to buy computers. I would like to share \$200 with all the teachers I know. I want to share \$300 with Crossroads. I also want to share \$300 with Kids4Kids.

I learn about money in this module. I learn new words like allocate, interest and budget.



## How to Earn, Spend, Save and Share

BY JOURNALIST MAVIS FU (P1, SIS)

I want to be a shopkeeper because I can sell books. My bookshop is called Mavis Bookshop. My shop is in Tai Koo Shing. I will hire my family and my teachers. I will open my shop at 1:00pm and close it at 12:00am. My customers will be my friends and my cousin. My responsibilities will be to recommend books to the customers and to refill the shelves after the books are sold out. My shop will offer many types of books, for example Magic School Bus, Rainbow Magic and Magic Tree House. I charge my customers \$40 for each book so I earn \$1,000 a month as salary.

After I earn \$1,000 a month, I prepare a budget to plan how much I save and spend. I save \$600, I spend \$200 and I share \$200.

I save my \$600 in the bank. First I have to open a new account; second I need to deposit \$600. We save money because we need to save for rainy days and the bank gives us interest. Interest means the extra money you get from saving money in the bank.

I spend \$200 every month. I spend on a computer for the longer term because I can search for books on the internet. I spend on water for the short term because I need to drink water to stay alive. I will use cash to pay for these items. I have \$200 left so I will donate to children because they are very poor.

I learnt from this module that we should save for rainy days and money does not grow on trees.

## My Diary about Money

BY JOURNALIST ADRIAN HUI (P1, SIS)

I am an artist and I paint a lot of beautiful pictures. I'm fascinated by the art pieces by Monet, Cassatt, Van Gogh, Pissarro, Degas, Renoir, Rousseau, Delacroix and da Vinci. I hope to become a very successful artist, and share my talent with the world. I have 5 workers. I give them \$20 each month. I work in a large studio and invite my friends to dinner. My family stays with me, of course. I teach my children art. I have a lot of tools, e.g. pencil, carving knife, paint brush, crayon and spreader etc. My workers are very nice. They always help me out. One time, I even asked them to do a self-portrait! I love being an artist. I put my paintings in an art exhibition in Paris, France. I have a lot of customers. I am very wealthy. I earn about \$2,000 every month as salary. My paintings are worth a lot. One painting is worth 600 dollars. I always get my paintings exhibited in the salon. I also like "Roald Dahl" books.

This is how I prepare a budget on spending, savings and sharing. I allocate \$800 to savings. I allocate \$800 as well to spending, and I allocate \$400 to sharing.

How do I save? First I go the bank to open an account. Then I deposit the money. Why do we save? We save for rainy days and we get interest. Interest means extra money you get in your account from saving money in the bank.

How do I spend? First I withdraw money from my account. Then, I just buy what I like! There are several ways we can pay: 1) By check, 2) by an Octopus card, or 3) by cash. We can spend on items that benefit us in the long term and short term. I am going to spend \$200 on art supplies, \$200 on books, \$200 on my children's needs, and \$200 on food and water. I want to share \$100 with all of my teachers (including my school teachers), \$100 with my friends, \$100 with my family and the rest I will donate to charities.

I learned about mostly money in this module, e.g. spending, saving, sharing ...



## My Library

BY JOURNALIST GETTY LI (P1, DGJS)



I am a librarian. I work in a library with lots of story books. Why do I want to be a librarian? It is because I like to read books. I like to read "Three Little Pigs" and "What things are made of". My boss is so nice because he gives me money. Our customers are families and lots of children. The library opens from 8am to 10pm every day, and the library has 7 floors. I work on the second floor. I like my job very much! My responsibilities are helping pupils to find books that they need and putting back the books properly.

I earn \$1,000 a month as salary. Every month I prepare a budget to plan how much I save and spend. How do I allocate my money? I allocate \$600 to saving, \$200 to spending, and \$200 to sharing.

I go to the bank to open an account then I deposit 600 dollars. I save money for rainy days and the bank gives me interest.

I spend \$200 on long term things like DVDs and short term things like food. I use cash to pay for all the items. I want to spend on DVDs because I like to watch movies. I want to spend on food because I need to eat.

I share with my sister and friends. I will give them \$100 and I donate \$100 to children charities.

I learnt that we have to work hard to earn money because money does not grow on trees. I also learn how to prepare the budget.

## Christina's Budget

BY JOURNALIST CHRISTINA LUK (P1, St Paul's Co-ed)

I am a musician. Each day, I need to practice the piano because someday I will perform in concerts. My friends and family will come too. I work in a room with the boss. My customers are all those who buy tickets. The more tickets I sell, the more money I make! My boss is a boy. He is nice and tidy! Every month, I earn one hundred dollars. I like my job because I like music. My dream is every year I can have ten concerts!

I earn \$5,000 a month. Every month, I prepare a budget to plan how much I save and spend.

I have to save money for rainy days. First I go to the bank and open an account. When I get my salary, I deposit \$3000 because the bank gives me interest.

I allocate \$1,000 to long term and short term spending. I spend \$500 for long term needs like computer. I spend \$300 on some books because I like to read. I want to spend \$200 on instruments.

I will share \$1000. I give my mom \$200, I give Kristin \$200. I donate \$600 to charities.

I learn some special words like allocate, budget, salary, and interest.



## Getting a Job is Hard

BY JOURNALIST SEAN MENG (Y2, CIS)

sean's budget



When I grow up I want to open a sea animal shop because I have a family of turtles and five gold fishes at home, and I love them so I choose this job. My store's name is Super Sea Animal Shop. It sells all kinds of sea animals but not sharks! These sea animals include star fishes, goldfishes, seals, dolphins, sea horses, turtles and I also sell fish food. I come in at 6:00am and I leave at 10pm. My responsibilities are instructing my workers and also talking to customers. My customers include John Zhang, Jenny Zhang, Jasmine Tam, Yi Ying Quah, Miss Kong, Miss Chu and my family. I charge my customers \$600 for a sea animal. Every month I earn \$6,000 as salary. I like my job because my customers are very loyal!

I earn \$6,000 a month as salary. Every month, I prepare a budget to plan how much I save and spend. I allocate \$2,000 to savings, \$3,000 to spending and \$1,000 to sharing.

I go to the bank to open a bank account. I deposit \$2,000. I save money for rainy days and for long and short term use. The bank gives us interest for saving money.

I spend \$3,000 on different things. I spend \$1,000 on tropical fish and \$500 on turtles, \$800 on sea horses, and \$200 on starfish.

I share \$600 with my friends and family. I'm going to donate \$400 to a good charity called Kids4Kids. I learned that saving, spending, and sharing are all very important.

## It's Not Easy To Earn Money!

BY JOURNALIST YI YING QUAH (P1, SIS)

When I grow up, I want to open my own rabbit shop because I think rabbits are cute and soft. My shop will open from 9:45am and closes at 7:00pm. My responsibilities are taking care of my rabbits, feeding them, and talking to my customers. My customers are mostly family. The bigger the rabbit is, the more expensive it is. Every month, I have 100 customers and I earn \$9,000 as salary. I like this job because I can eat carrots as snacks and I can let my customers try.

I allocate \$1000 to sharing, \$300 to spending and \$5000 to saving.

I want to save \$5000 because if I am sick, I can use my money. Before I do all those things, I have to open an account. I spend \$200 on important stuff like books, NDS and others. I buy them with my ATM card during the holidays. I share \$1000 with family, friends and charities like Kids4Kids, and Miss Kong and Miss Chu.

I really like my job. I learn that it's not easy to earn money and I have to have a job to earn money.



## Having an Account in the Bank is Important

BY JOURNALIST JASMINE SHEK (P1, SIS)

I want to be a vet because I can help some pets that are sick. I want my pet shop to be called "Yvonne pet store". It's not an ordinary pet shop because it's a hotel for dogs. If the owner is away then the dogs can sleep in the dog hotel. I look after dogs, injured birds with oil in the wings, cats, chinchillas too! I will open my shop from 5pm to 12am. I will go back home at midnight when owls come out. I want my shop to be in Kowloon Tong because lots of people who live there have lots of dogs. I hope I have a dog in my pet shop to guard my things for the injured dogs. Before in Australia I had a dog called "Lucky Duck". I had this dog when I started the baby playgroup in Sydney. When I grew up, Lucky was given away to my auntie's friend. I was so sad and my mother said, "I will buy you a dog when you are ten." So I agreed with my mother. I choose this job because it's always fun and I have waited for so long. I charge my customers \$500 for each dog because it's not too much and not too little. Is that fair? I have 50 customers in each month, so I earn \$25,000 as salary a month.

I earn \$25,000 a month as salary. Every month, I prepare a budget to plan how much I save and spend. How do I allocate my money? I will save \$10,000, and I will spend \$5,000 and I will share \$10,000. First I go to the bank to open an account and deposit my money. Why do we need to save money in the bank? Because we need to save for rainy days. Also, the bank will give you interest! I spend \$5000 on long term needs like DSI or PSP or video games. I spend \$15 on short term needs like bread, water... I pay for these items by writing a check or using an ATM card. I will share \$10,000 with my family, cousins, friends and more people that I know. I donate money to charities because I think charities can help children that are poor.

I learn from this module that charities are important because they help children and saving money in the bank can prepare you for rainy days. This means things that are unplanned.

## How to Spend Money Wisely

BY JOURNALIST JASMINE TAM (P1, SIS)

When I grow up, I want to be a pet store owner because I love dogs. I have a dog at home called Cookie, he is a Yorkshire Terrier. I love him very much, that's why I've chosen this job. My responsibilities include hiring assistants, bathing the dogs when they are dirty, combing them, and feeding them. My store sells lots of different pets like hamsters, dogs, cats, guinea pigs and others. I come in at 8:00am and I leave the shop at 3:00pm. My customers are Miss Kong, Sean, John, Yi Ying, Jenny, my friends and family. I charge my customers \$300 per pet but it depends on their size and their breed. The bigger the pet is, the more expensive it is. I have fifteen customers each month - that means I earn \$4,500 as salary a month. I really like my job because it is fun to sell dogs and play with them but I also like to wash and help make them clean.

I earn \$4,500 a month as salary. Every month, I prepare a budget to plan how much I save and spend. I allocate \$2,000 to savings, \$1,500 to spending and \$1,000 to sharing.

To save, I go to the bank to open an account and then deposit some of my money. I learnt that saving is very good because if you have something unplanned, you still have money for it, and the bank will give you interest. Interest is the extra money the bank gives you for saving money. I spend \$1,500 but I will spend more on long term needs and I am going to spend less on short term needs. Long term means something that benefits you in the next 5 years but short term only benefits you for 1 year. I am going to share \$200 with Miss Kong, \$100 with the charity Kids4Kids, and \$200 with my friends and families.

I learnt that money does not grow on trees, but instead, you must earn it.





## The Special Budget

BY JOURNALIST TYLER WEISBERG (P1, Kiangsu & Chekiang)

I am a chef at Dan Ryan's. I come to work at seven o'clock in the morning to 12 thirty at night. I walk into the kitchen and get ready to prepare the ingredients. I put in the ingredients and pass it to the next chef. I make pizza, salad, pasta, cake and French fries. My customers are Lucas, Charlie and Oliver. I earn money every week and I get \$800. I like being a chef because I can play with the frying pan. I earn \$2,200 a month as salary.

Every month I prepare a budget to plan how much I save and spend. How do I allocate my money? We must save money because we can buy some long term stuff and short term stuff. I allocate \$1400 to savings. I also allocate \$1000 to spending and at last I allocate \$800 to sharing.

I go to the bank to open an account. I deposit \$800. I save money in the bank because the bank gives you extra money called interest. I save money for the long term and short term. I save money for food. I spend \$200 on a book. I spend \$300 on Wii game and I spend \$100 on a NDS. I use cash for all the video games. I share \$400 with Lucas, \$300 with Chloe, \$1 with Miss Kong and \$99 with Kayla.

I learn about sharing and spending and saving. I learn about long term and short term needs.

## How to allocate my money?

BY JOURNALIST ISAAC YUEN (P1, SIS)

Many people can be doctors, especially grown-ups. If I were the boss, I would name the hospital "Leap Hospital". I would be a doctor of the hospital and my dad's the boss. I think he will never close the hospital because he never sleeps. But sometimes I will be sick and someone will help me. Every day I start work at 4a.m. and I go home at 4p.m. I will help anyone in need, for example someone that has his knee or ankle injured from being attacked by some bad guys who like to steal knees and ankles to use as bats for cricket. I will charge the patients one hundred dollars each. I think I will earn 30,000 dollars a month as salary.

I prepare a budget to plan how much I save and spend. How do I allocate my money? First I go to the bank to open an account. And I will deposit 10,000 dollars as savings. I need to save my money because the bank will give me interest and I have to save for rainy days.

I spend 5,000 dollars each month. Each month, I will spend 3,000 dollars on long term needs like NDS and PSP because I can play with them for a long time, and I can fix them even if they are broken. I will spend 2,000 dollars on short term needs such as water and food. I pay for these things using some tools such as ATM card, writing a check or paying the cash as usual.

I will share 15,000 dollars with my family, friends, and people in need. I think sharing is a very important thing.



## John's Budget

BY JOURNALIST JOHN ZHANG (Y1, CIS)

I want to open a shop that sells pizzas. I want to name it "Super Duper John's pizzas". My store will sell all kinds of pizzas. My most famous dish is the Super Boss pizza. It has cheese, pineapple, tomato, and pepperoni. I will hire a lot of workers. I tell my workers what to cook. I really like my job because I am the boss and I charge my customers 130 dollars for 1 pizza. Every month I earn 1,100 dollars as salary.

I earn \$1,100 a month as salary every month. I prepare a budget to plan how much I save and spend. I allocate \$700 to saving, \$200 to spending, \$200 to sharing. I go to the bank to open a bank account. I deposit \$700. I save money because I need to save for rainy days.

I spend \$200 on NDS because people can play it while they are waiting for the pizza, and I will also buy a cook book to see what I can add to my menu.

I want to share \$200 with my mom, my dad and my friends.

# Microfinance with **wokai** 我开

Featured

## A Mother's Love

BY JOURNALIST CAROL CHAN (G8, ISF)



Wuyun, Inner Mongolia

As a mother, you will always want to provide the best for your children, right? However, sometimes no matter how hard you try, you just can't sacrifice anymore because you are not able to. This is all the entrepreneurs are asking for - a little money. But you know what? We can skip decent dinners on weekends and just cook meals at home. We can save all this money up and provide them with the key to success and make their dreams come true.

The following mother, Wuyun, lives in Inner Mongolia with her family. She has been running a sheep raising business. She now only requests 4000 RMB to expand her business, in order to financially support her children and help them to graduate from university. This small chance will let her raise herself and her family out of poverty.

Here are some of the reasons why I decided to support Wuyun.

I am mostly touched by her selfless personal story. When Wuyun was still a child, both her parents passed away. Since she is the eldest, she decided to take on the challenge and the responsibilities of taking care of the rest of her siblings. She had to financially support her sisters for their education, so she didn't finish elementary school. Later, she got married and had a happy family with three daughters, two of which are studying in university now. However, yearly tuition fees are not cheap. She and her husband have to carry the burden and help out their children. This might be the turning point of her life: if she can successfully earn money and provide her children with good education, they will be able to get good jobs with high salaries and poverty will no longer be a problem. The loan will create a significant impact on Wuyun's family. If she doesn't get the loan, she might never be able to get a second chance to alleviate herself and her family out of poverty.

Another reason I am supporting Wuyun is because of where she is from. She lives in Inner Mongolia. In general, living in Inner Mongolia is difficult due to the harsh climate, with abnormal rainfall and the extreme shifts in temperature. The winters are extremely cold; temperatures can drop to -23 degrees Celcius and last for over half a year. However, summers only last for one or two months with an average temperature of 26 degrees Celcius. Moreover, there was a massive drought that struck Inner Mongolia last month. More than 250,000 people were affected and approximately 272,800 cattle lacked drinking water. This influenced the businesses of many farmers. Therefore, besides poverty striking Inner Mongolia, it is hard to conduct business as well. Inner Mongolia ranks among the top five major rural areas in the country for the animal raising industry. Wuyun made a smart choice by choosing to raise goats since animal raising is such a popular industry. The chances of her business being successful are really high.

I think Wuyun's repayment risk is low because of previous loan borrowing experience. In 2005, she took out a loan and was able to fully repay it after a couple of years. Her track record with loans not only shows that she is trustworthy and responsible, but also that she has been a herder from a young age, which means that her sheep herding experience has given her the skills to use her loan wisely.

Last but not least, studies conducted at Grameen Bank show that women tend to fully repay their loans. Women use the money they receive productively and are very proactive in changing the poverty situation their families are in. For instance, women will more likely spend their loans on household utensils and on their family, whereas men may be more likely to spend their loans on things like entertainment.

In conclusion, I feel so fortunate to be living in such wonderful condition, where I have everything I want and need. Everyone is equal and we share the same planet. I believe that we shouldn't be so selfish. Those who are privileged have the responsibility to lend a hand to the poor and help them out of the vicious cycle of poverty. With the help of microfinance, we can all make the world a better place to live in!



WHY?

Because they don't have enough money



We can...



Wuyun

NEED: \$4000

Expand her business

Financially support her children to graduate from university



And then... This chance will...

let her raise herself and her family out of poverty.

Her Personal Story...



Inner Mongolia

- Harsh Climate
- Extreme Shift of Temperature

Massive Drought  
- 250,000 people were affected  
- 272,800 cattle lacked drinking water.



Repayment Risk

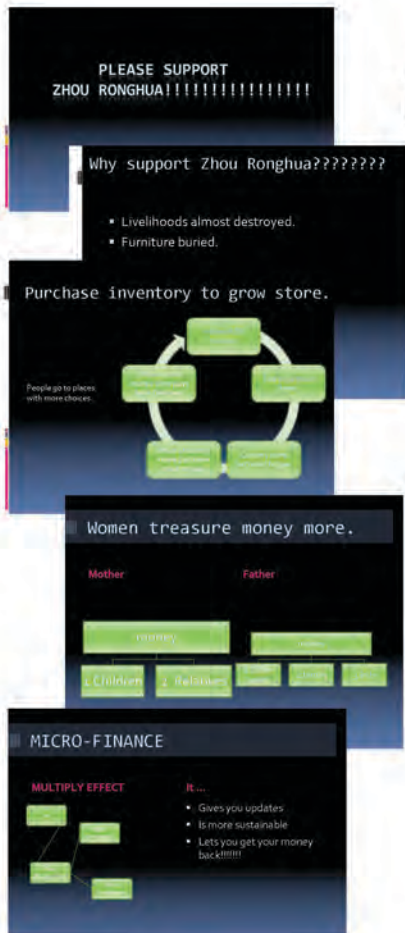
LOW

- Animal raising is a popular industry
- Previous loan borrowing experience
- Skillful (been herder from a young age)
- Women tend to fully repay their loans (according to studies conducted in the Grameen bank.)



Lend a hand...





By Justin Cheng and Richie Lai

## Featured *Please Support Zhou Ronghua!*

BY JOURNALIST JUSTIN CHENG (P4, St. Paul's College Primary School)

The first reason why I want to support Zhou Ronghua is because she lives in Sichuan. Sichuan experienced an 8.0 magnitude earthquake two years before that killed more than 69,000 people and left more than 374,000 people injured. The earthquake almost destroyed Zhou Ronghua's family's livelihood. Her cottage was destroyed and all the saved food and furniture were buried.

The second reason why I want to support her is because she will use the money to purchase inventory for her little grocery store to help support and feed her family, and pay back the loan with the profits of her sales. After she builds her grocery store, there will be more items in the shop. Let's say there are only two grocery shops: Park'n Shop and Wellcome. You go into Wellcome and buy some ice-cream, there is only green tea and vanilla. But if you go to Park'n Shop, there is vanilla, green tea, tiramisu, chocolate etc. You will go to Park'n Shop, right? That means, people prefer to go to places with more choices. If Zhou Ronghua's store has more item choices, more people will come. This means that she will have more money and will be able to pay the lender back.

The third reason why I want to support Ronghua is because she is a woman and women treasure the loans more than men. As it says in "Bank to the Poor" by Muhammad Yunus, "Women experience hunger and poverty in much more intense ways than men. If one of the family members has to starve, it is an unwritten law that it has to be the mother." Yunus also states that "Being poor is tough for everyone, but being a poor woman is the toughest of all" and "Money going through a woman in a household brought more benefits to the family as a whole than money entering the household through a man." That's because the woman puts her children as the top priority in the family; they are usually always number one.

Microfinance is different from donations because in microfinance, you know how people use their money, get updates and your loan is more sustainable. You don't get your money back in donations, but you do in microfinance. And, there is a multiplier effect in microfinance, if you help one person, then he hires other people, then the people hire more people and so on and so forth. That's why I like microfinance!

## Featured *Microfinance*

BY JOURNALIST WILLIS TSAI (G5, ISF)

Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose objective is to start a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers. Those who promote microfinance generally believe that such access will help poor people out of poverty.

Wokai was founded by Casey Wilson and Courtney McColgan. Wokai is an organization, like Kiva and Grameen Bank, that helps poor people through microfinance. Wokai mainly focuses on Sichuan and Inner Mongolia.

Hudagula is 41 years old; there are three people in her family. Her 16-year-old daughter is in high school. Hudagula was working in a factory before it became bankrupt, and she also has experience in running a business. Hudagula said she has full confidence in her shoe business. She is requesting for \$770 to buy shoes and materials to develop new shoe styles.

The first reason I choose to support her is the region she lives in. Hudagula lives in the town called Chifeng in Inner Mongolia. Inner Mongolia is in China and it's very close to Mongolia. The weather is not stable; sometimes it is cold, sometimes it is hot. There are a lot of people living in poverty there.

The second reason I choose to support her is because of her personal situation. Hudagula is 41 years old. She has to take care of many people, like her 16-year-old daughter who is still in high school. She has previous money-borrowing experience where she successfully paid back the loan. I think I will get the money back because she has a good track record.

The last reason is her loan use. The money Hudagula borrows will be very impactful. The money will be used for buying shoes and developing cooler shoes styles so that she can attract more customers. I believe that more customers will buy her shoes because they will be trendier and she says, "My business is getting better every year."

In conclusion, I think microfinance is a good thing because it allows people to start their own businesses and lifts them out of poverty. This is different from traditional donations because microfinance means that people can start their own businesses to make money and not just take someone else's money. This way of helping poor people is more impactful, because this is a more long term and sustainable way.

**WHAT IS MICROFINANCE**

- Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services.
- More broadly, it is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers. Those who promote microfinance generally believe that such access will help poor people out of poverty."

**WHAT IS WOKAI**

- Wokai is an organization that helps poor entrepreneur.
- Wokai is like Kiva and Grameen bank but Wokai only helps entrepreneur in Inner Mongolia and Sichuan.

**INNER MONGOLIA**

- Inner Mongolia is a poor region close to Mongolia, there are a lot of people living in poverty
- Sometimes the weather is cold and sometimes hot, it not suitable for farming.

**PERSONAL SITUATION**

- Hudagula is 41 years old, there is three people in her family. Her 16 years old daughter is in high school.
- She has been working in a factory before the factory got bankrupt.

**LOAN USE**

- The money Hudagula borrows will be used to buy shoes and increase the shoe styles. I think this is a good reason, because the when the customers see the interesting shoe style they will like to buy it.

# Welcome to Sichuan - Would You Like to Live Here?

BY JOURNALIST JOANNE FU (P3, SIS)

Sichuan is a region that suffers from natural disasters such as floods and earthquakes. In the past 50 years, torrential rain and flood-related disasters have caused Sichuan huge economic losses. Sichuan had also suffered from a massive earthquake in May 2008 which killed 69,227 people. I choose Tang Yian because it is challenging to conduct pig farming in Sichuan.

The second reason why I want to help Tang Yian is because he needs to support his mother and his family. I sympathize with his personal story because his wife abandoned him as he was too poor. She left him to take care of their daughter alone. He does not have much money and he needs to pay his daughter's school fees. Since he is always ill, it is hard for him to find a job.

My third reason is because I think his business will be successful. Sichuan is one of the largest manufacturers of pork among all the provinces in China. Tang Yian will use the money from the loan to build his pig farming business. I think if he manages his business well, he will be able to raise many piglets and lots of people will buy his pigs.

I think microfinance is a more sustainable model to help poor people because of two reasons. The first reason is if you donate you don't get your money back, but for microfinance, you can get your money back. The second reason is if you donate, you only give your money to one person. In microfinance, you give your money to one person, and as that person gives the loan back you can give it to another. The money you loan will have a multiplier's effect, helping more than one needy person. Support microfinance and start making an impact on someone's life!

**Welcome to SICHUAN**  
Would you like to LIVE HERE?

**Business**  
Pig farming is not so easy to operate, but I think he will do well in his business.  
Because Sichuan is one of the largest manufacturers of pork among all the provinces in China.  
It is also not easy to raise pigs in Sichuan because there are still many earthquakes in Sichuan.

There was also a soil erosion affecting 41 percent of the province's land. Places like Barren mountains dried-out land on steep hills.

**Personal Information**  
• Tang Yian has a lot of family members to support  
• He lost his wife abandoned him, and he has family  
• Tang Yian is still happy because his daughter is becoming good grades from school, although Tang Yian's body is not healthy as it used to be  
• Last year Sichuan's earthquake has destroyed his mudhouse and his savings from his job were not enough to cover repair expenses.

**Conclusion**  
Microfinance is a more sustainable model to help poor people because of 2 reasons:  
1. The first reason is...  
• For charity, once you donate money you will not get the money back.  
• For microfinance, the money that you have donated will come back to you after a while.  
2. Multiplier effect  
Microfinance is important because the entrepreneurs can use the loan to start their own business.

BY JOURNALIST ROSSLYN SINCLAIR (P3, SIS)

The main reason why I want to help Tang Yian in Sichuan is because 60 percent of China's 87 million residents are poor and so they can't get good jobs. Reports have shown that climate change is the main cause for China's poverty. And Sichuan, being an ecologically fragile area, is also suffering from this problem. The earthquake left at least 5 million people without a home. Tang Yian was also one of the people that lost his home. It is important to help the people who live in fragile countries.

The second reason is that pig farming is not easy to operate because you have to do a lot of things. Raising pigs in Sichuan is hard because there are so many earthquakes there. But I still think Tang Yian will do well because Sichuan has the largest output of pork among all the provinces in China. In May 2008, an earthquake killed a million pigs out of 60 million. There was also soil erosion affecting 41 percent of the province's land, like barren mountains and dried-out land. Arable land on steep hills are still waiting to be treated by the government.

The third reason is that Tang Yian's family also needs a lot of help. He needs to support a 70-something year old mother, a wife and two daughters. His father passed away over seven years ago. Tang Yian's first wife abandoned his family because she thought he was too poor. Tang Yian is still happy because his daughter is getting good grades from school, though he cannot really afford to pay for her school fees. Tang Yian is also ill and not as healthy as he used to be. After he went to work he met a lady called Yunan and soon married her. Sichuan's earthquake in 2008 destroyed his mud house, and his savings from his jobs were not enough to cover repair expenses. His salary is also only 50-60 yuan a day. This is why I would like to help Tang Yian and his family.

I believe in microfinance because before microfinance started the only way we could help the poor people was through charity. The difference is that for charity, once you donate money you will not get the money back. For microfinance, the money that you have donated will come back to you after a while. More importantly, the money is more impactful because the entrepreneurs who receive the money can use it to start their own businesses. This is why I hope more people will use microfinance instead of charities to donate money to the poor.

# Can You Imagine?

BY JOURNALIST HANNAH SZETO (P3, DGJS)

Can you imagine living in poverty? Could you lend a helping hand to Wuyunqimuge? Wuyunqimuge ("Wuyun") has a family which contains four members. The four members include her father-in-law who has paralysis in half of the body, a son who is now studying in school, her husband who is working as a cook, and herself. She runs a clothing shop. She is a proactive and knowledgeable woman. Wuyun is requesting a loan of US\$600 to buy clothes and expand her retail business.

The region where she lives is the major reason why I support Wuyun, a lady who lives in the city of Chifeng, Inner Mongolia. Recently, a massive drought hit Chifeng in April 2010, and the people fell short of drinking water. Chifeng has suffered from droughts consistently, and when there is a huge drought, everyone forgets about clothes and worries about water. Because Wuyun has a retail business, it is difficult to operate when everyone has other urgent needs to address. Everyone might be spending most of his/her money on water and not on clothes. It is exceptionally challenging for her to run a retail business under this condition.

Secondly, I choose to support Wuyun because of her personal situation. She has a father-in-law who has

paralysis in half of his body and she may need money to pay for his medical treatment. Regardless of money, she also needs to spend more time with him as he is in his old age. She also has a son who is still in school. She needs to pay for his school fees which are increasing, so she needs to buy more clothes to earn more money in order to fulfill her family's needs.

Lastly, I support her because her chance of repayment is high. Her business lies in Chifeng, the second biggest consumer center in Inner Mongolia. The demand for her products should be high already, so her business should be doing well. In addition, it is obvious that Wuyun is knowledgeable because she picked a good location to rent. She also is proactive as she takes advantage of the peak of the clothing season to boost her sales. She should be able to repay her loan punctually.

In conclusion, I believe microfinance can help determined, poor entrepreneurs to sustain their businesses. You don't have to do much to lend a hand to the poor. It's simply a click of a button away; you just need to go online. Microfinance is special, as with donations you are just giving money but you don't know how the money is going to be used. Microfinance is more personal and helps empower the entrepreneurs.

**Can you imagine living in poverty? Can you lend a helping hand?**

Chifeng(Inner Mongolia) is suffering from droughts consistently!  
A massive drought hit Chifeng in April 2010, people fell short of drinking water.

**SUFFERING FROM DROUGHTS!!!!!!!!!!!!!!**

Her personal situation, IMPORTANT!!!!!!!!!!!!!!

- Her father-in-law has paralysis in half of the body!
- Her husband pay for his medical treatment
- Her son's school fees are increasing!
- Microfinance will help her expand her business!

**THIS LOAN MAKES A SIGNIFICANT IMPACT**  
Support her as a tough weather!

Smart and proactive!  
You WILL get your money back!

Wuyunqimuge is smart!

- Wuyunqimuge is knowledgeable because
- She picked a good location
- She is proactive because
- She took advantage of the peak of the clothing season to boost her sales.

**DO THE RIGHT THING! SUPPORT BAYAR!**



## Hudagala

BY JOURNALIST VICKY FONG (P4, SIS)

Hudagala is 46 years old, and has a family of four. Her family includes herself, her husband, a 24-year-old son and a 26-year-old daughter. She used to be a shop assistant with a supply and marketing firm. Unfortunately, the business went bankrupt in 1991, which leaves her jobless. Since she is jobless, the family depends on her husband, who earns about 1000 yuan per month, to pay the family expenses. Due to the high amount of money needed to pay the tuition fees, her husband had to work both during the daytime and at night. The long hours of physical work and pressure were the reasons he contracted hepatitis B. Now, he can only stay at home and he is running up a high medical bill. During that time, both Hudagala and her husband had been relying on their children to pay for their expenses and that was not a permanent solution. In 2005, she decided to open a small food store in the neighborhood.

The first reason that I support Hudagala is region. She lives in Inner Mongolia, which is the third largest province in China. Inner Mongolia was once the poorest country in China in terms of daily income. There are still a large number of people living under the poverty line, approximately 40 percent of Inner Mongolia's population. While China seems to be developing rapidly in the recent years, some parts of China, such as Inner Mongolia, are becoming poorer and poorer. Inner Mongolia has some of the weirdest weather such as irregular rainfall and drastic shifts in temperature. Winters are freezing cold, lasting for a very long period of time, sometimes even longer than half a year. Summer is warm and short; there is no summer in some parts of Inner Mongolia.

The second reason is personal situation. As a mom, she has the responsibility to take care of both of her kids. After her husband was infected with hepatitis B, she had extra responsibility to take care of her husband as well. Since she is jobless, the only way to survive is to rely on her children to pay for the family's daily expenses. A few years later, she found out that relying on her children was not a permanent solution and she decided to open her own small food store.

The third reason is based on the loan. Hudagala had requested for a \$600 loan that is not a big amount of money for replenishing goods and increasing the income. Very little people have helped her with completing her loan. If I lend her money, other people might notice and lend more money to her.

Wokai, Kiva, Grameen Bank...these are some of the microfinance institutes. Microfinance helps a lot of people in the world just by extending loans. Extending a loan is much more powerful than just donating money because you know where the money goes and what the money is for. After you receive the money back, you can extend another loan and help another person's life. That is why you should extend a loan. If you are interested in microfinance, you should support Hudagala.

**Who is Hudagala?**

- 46 year old in a family of four
- Has one daughter & one son
- Jobless in 1991
- Her husband had to work for long hours which caused him to contract hepatitis B
- Relied on children to pay for daily expenses
- Opened a small food store in 2005

**Region**

- Lives in Inner Mongolia, the third largest province in China
- 40% of Inner Mongolia's population still under poverty line
- Income between urban and rural parts escalating
- Weird weather
- Long and cold winters
- Short and warm summers

**Personal Situation**

- Responsibility to take care of her children
- Responsibility to take care of her husband
- Relied on her children to pay the family expenses
- Opened food store

**Loan**

- Reasonable amount of money requested
- Funded a small amount of money
- My loan might inspire more loans for Hudagala

**Conclusion**

- People like Hudagala are in need of microfinance assistance
- Microfinance helps a lot of people
- Extending a loan is more powerful than donating
- You could extend another loan when you get the money back
- If you are interested, support Hudagala

**SUPPORT HUDAGULA!!!**

## Support Tang Yian!

BY JOURNALIST MAX LAU (P4, Renaissance College)

**Introduction**

- Tang Yian - 35 years old
- Sells crops - not think it is a realistic job
- Loan use = Buy pigs
- Loan use = Rebuild house

**1st reason**

- Entrepreneur lives Sichuan
- Want sell pigs
- Sichuan = earthquakes, floods
- Loan not funded

**2nd reason**

- Sichuan = largest output of pork
- Natural disasters (Sichuan) killed 12.5 million animals
- Competitors to attract customers

**3rd reason**

- Personal situation
- Family of 5, (70 years old, mum, wife, two daughter)
- Spend money daily needs

**conclusion**

- microfinance help poor people get out poverty
- Before learn microfinance, knew donate.

**Conclusion (continued)**

- poor people receive donation, spend it right away
- Microfinance, entrepreneur use loan start business, earn money help lives.

**Let's support Tang Yian and lend him a loan!**

## Please Support Zhou Ronghua!

BY JOURNALIST RICHIE LAI (P4, St. Paul's College Primary School)

I decide to support Zhou Ronghua because there was an earthquake in Sichuan, where she lives, and her little cottage was destroyed. The earthquake killed 69,227 people; many livestock and plants were damaged. Although the earthquake happened two years ago, Sichuan is still not completely fixed.

The first reason why I want to help Zhou Ronghua is because of where she lives. Sichuan is an earthquake zone: this means that Sichuan is frequently hit by earthquakes. One example of this is the massive earthquake that happened on May 12, 2008 which killed 69,227 people. Zhou is one of the people who had been affected; her cottage was destroyed and all the food and furniture were buried. All of her family's belongings were destroyed.

Sichuan is a difficult place to live in because it has been affected by climate change and over 95% of the poor people live in ecologically fragile areas. Because farming is difficult to conduct in Sichuan, I think Zhou Ronghua is very smart to choose to start a retail business.

The second reason I support Zhou Ronghua is because she needs to take care of her 80-year-old father and three children. Her father needs someone to take care of and the children need someone to look after them. Her husband works as a driver and Zhou Ronghua used to grow crops at her farm to support her family. However, after the earthquake, she realized that growing crops was not easy. She was afraid that the next earthquake would destroy her farm so she has decided to venture into the retail business. She now has to borrow a loan to buy more things for her grocery store. With more products, she will have more and more customers which will increase her profit and eventually she will be able to easily repay her loan.

Thirdly, climate change has been affecting Sichuan, and soil erosion in the province approximates 200,000 sq. km, which accounts for 41% of the province's land. Because of this, agriculture is a difficult industry to be in. Zhou Ronghua is smart to choose to shift her business from agriculture to a grocery store. I think that her retail business idea will be very sustainable.

In conclusion, the money the entrepreneurs are asking for is very little. We may think we are just helping Zhou Ronghua out a little, but to her, the loan means a lot. So support Zhou Ronghua!

# A Poor Entrepreneur

BY JOURNALIST HUGO CHAN (G4, ISF)

Have you ever wondered what a poor entrepreneur's life would be like?

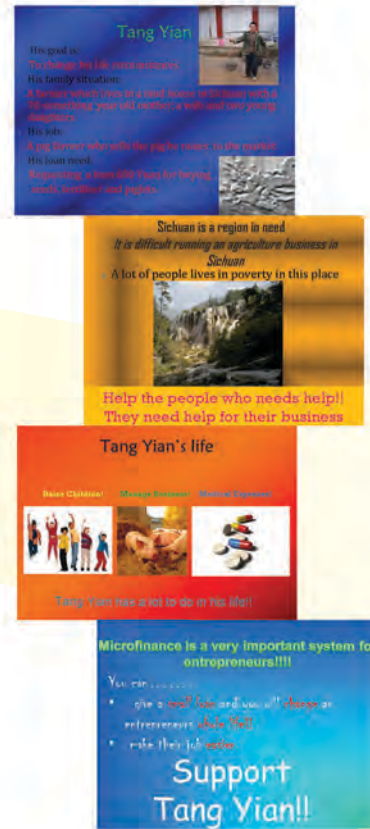
Tang Yan is a very hard-working pig farmer. His goal is to work hard to change his life circumstances. Tang Yan is the only member earning money in the family of five. His first wife left Tang Yan and the daughter because she thought he was too poor. Now he has to support a 70 something year old mother, his wife and two young daughters. He also works odd jobs to earn more money for his family. He is very caring because when he earns more money he will build a brick house for his family to live in. He is requesting a loan of 600 US dollars to buy seeds, piglets and fertilizers.

I have decided to support this entrepreneur from Sichuan because there are many disasters in this province. In May 2008, an 8 magnitude major earthquake affected Sichuan very badly. Also, 95% of poor people in China live in ecologically fragile places. People are poor in these ecologically fragile places because it is difficult to sustain business. Sichuan is a region that is constantly threatened by torrential rain, flood-related disasters and earthquakes. In Tang Yan's case, the deadly earthquake destroyed the family's mud house and he used all his savings to repair it.

My second reason to support Tang Yan is because of his personal story. Can you imagine earning 50-60 yuan a day and supporting 5 people in the family, including a seventy something year old mother? You can only buy two sets of McDonald's a day. He is also sick, so he has to pay for medical expenses and school fees for his 8-year old daughter. I feel sorry for him because the money I spend every day is more than what he earns.

The third reason I support him is because I think he will repay the loan. Sichuan has the largest output of pork among all the provinces, so Tang Yan has more chances to repay all the money and interest. He earns money by selling the pigs that he raises in the market. It's hard to raise pigs because 41% of the province's land is suffering from soil erosion. Also, lots of livestock died because of the earthquake.

I think microfinance is a very unique system, and more empowering than other systems like selling flags in the market because you know where the money is going and you know the entrepreneur's needs and personal story. Microfinance helps poor entrepreneurs from different countries. We should tell other people about this system, so they can donate to poor entrepreneurs as well.



# You Can Help Too!

BY JOURNALIST ANTHONY LEUNG (G4, Creative Primary School)

Have you ever helped an entrepreneur from Sichuan? Or have you ever helped a poor woman who is going to start a business? I am going to help a woman in Sichuan who is going to start a business, her name is Zhou Ronghua. Here are the reasons why.

I decided to support an entrepreneur from Sichuan because it is not easy to run a business in this region. Sichuan is a poor province; 60 percent of its 87 million residents live in poverty. Another serious problem is there are a lot of disasters such as earthquakes and floods.

The second reason why I want to help Zhou Ronghua is because of her loan status. I feel sorry for her because there are only a few people who want to donate money to her. I think more people should donate more money to her because she needs to build her business. She is a woman and she may not be able to work as well on a farm, so I think she is quite smart for choosing

to start a retail business.

The third reason I want to help her is the entrepreneur's story. She has six family members to feed -- her three children who are in school and an 80-year-old father. I sympathize with her situation. She needs to grow her little store so she can feed her family and pay for school fees.

In conclusion, poor people have little money to start businesses. We are more fortunate, we have money and we can start a business. So I will donate to people in poorer places who have little money instead of people in places like Hong Kong and the U.S. When you participate in microfinance, you can see where the money goes. But when you donate through a charity, you can't. For microfinance, how can you monitor your donation? On the internet! Microfinance is different from traditional charities because the people donating money can see where their money goes. The internet allows people to check in on the entrepreneur they are helping and keep track of where their money is going. Microfinance is simple, you can do it as well!



# Have You Ever Wondered?

BY JOURNALIST LORAIN KUK (P4, St. Rose of Lima's)

Have you ever wondered how poor people live?

Ronghua Zhou is a 43 year old woman who lives in Sichuan. There are six members in her family. She lives with her 80-year-old father and her three children are still studying. She runs a small grocery store. Ronghua is a hardworking woman but she has been in debt for a long time. She is asking for a US\$600 loan to buy inventory for her store.

I have decided to support Ronghua who lives in Sichuan. Sichuan was affected by an earthquake in 2008 and many people lost their homes and jobs. This is one of the reasons why I want to help Ronghua. In Sichuan, climate change is the main reason for poverty in China. There are always torrential rainfall, floods and earthquakes. In 2008, the earthquake destroyed 5 million homes and Ronghua's home was one of them. The government and friends helped her to rebuild her home. But even with their help, Ronghua has still been in debt.

The second reason why I support Ronghua is her loan use. She is asking for a loan to buy inventory for her grocery store. I think her idea is very carefully thought out and I believe that she will slowly develop her store. I believe Ronghua will make the best use of the loan. Also, I believe women are more responsible than men when it comes to money matters. This is because women need to take care of the children and their homes.

The third reason why I support her is her personal situation. She has to take care of her 80 year old father and three children who are still studying in school. In addition to this, Ronghua's husband is only a driver so the family is surviving on a very small income.

In conclusion, I believe microfinance can make a difference in hardworking poor people's lives because through microfinance people can directly donate money to the entrepreneurs they want to help. Microfinance is unique and differs from other charities because people who donate money can receive updates on how their money is being spent. You should try to help other people through microfinance too!

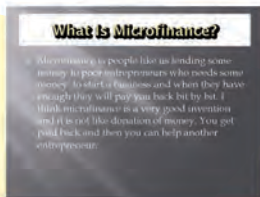
## Help Wuyunqimuge

BY JOURNALIST IAN CHU (G5, ISF)

Wuyunqimuge is a woman from Inner Mongolia. In 2007, she rented two vacant boutique spaces and opened a clothing shop. She is asking for 4,000 Yuan to buy clothes and expand her shop because it is peak season for people buying clothes.

I want to help this woman because she is from Inner Mongolia which has been hit by a massive drought. According to officials, the drought right now has been the worst since 1999. This is one reason why I think this woman needs all the help we can give her. Right now, there are 250,000 people short of water and that may be why not many people are going shopping anymore. There are also more than 272,800 cattle that are lacking water and the nine major reservoirs in the city only hold 91.75 million cubic meters of water. In this harsh environment, how is it possible for this woman to run a retail business?

The second reason why I want to help Wuyunqimuge is her personal situation. Wuyunqimuge is 41 years old and has a family of four. She has a 72-year-old father-in-law and a 15-year-old son. The family lives in a remote mountain village where the transportation is so inconvenient that people stay in the village all year round. Wuyunqimuge and her husband rent an apartment in the city where her husband works as a cook. Only Wuyunqimuge can take care of her paralyzed father-in-law. She knows that while her son is still growing up her husband's income will not be enough to pay for his education and daily needs. So in 2007, she rented two boutiques in a commercial center and opened a clothes



store. She is able to maintain a sustainable business while struggling to become a good wife and mother. I'm very moved by her aspiration, so I will help her try to alleviate herself from her poverty-stricken situation.

The last reason why I want to support Wuyunqimuge is her loan use. She is asking for 4,000 Yuan to purchase clothes and expand the scale of her clothing store. I think this is a very wise decision especially because it is peak season so she will surely be able to sell a lot of clothes and get more income to help her family. She's also very good at managing her business because she found a good place and good materials, so many people will want to buy clothes from her. Chifeng is the second biggest consumer center, so Wuyunqimuge should be able to easily pay back the money that she borrows. Also, in Chifeng the textile industry is one of the most significant industries in the region. I think she will use her loan wisely and her repayment risk will be very low. Those were the reasons why I think everyone should help this entrepreneur and her family.

In conclusion, I think microfinance is a good way to help poor people rise out of poverty so they can make a living and help their own families. I think we should help them through microfinance because with microfinance the lender can choose who to help and the entrepreneur will definitely pay you back. This is different from regular charities where you give money to poor people but you don't know what they are going to use the money for. This is why I think microfinance is more impactful and sustainable way for us to help poor people.

## Wokai: Tang Yian

BY JOURNALIST CAMERON ZELUCK (Y9, CIS)

*"Give a man a fish, he'll eat for a day. Give a woman microcredit, she, her husband, her children and her extended family will eat for a lifetime."*  
—Bono

In the current world that we live in, almost half of the population lives on less than \$2.5 a day. These people who earn very small wages could have the potential to be successful and provide for their families; unfortunately, they aren't given the opportunity to do this. Microfinance is a way to help these people. By loaning them money to start a career and a business path we will be able to make a difference in their lives. I think that Wokai is a great microfinance group that can help people in Inner Mongolia and Sichuan shape new lives for themselves and their families.

The entrepreneur that I have chosen to support is Tang Yian, who is a 38-year-old pig farmer living in Yilong, Sichuan. He supports his family of five, which includes himself, his wife, his two daughters (ages 8 and 2 years old), and a 70-year-old mother. Tang Yian's first wife abandoned him and his first daughter when the latter was two because they were too poor, leaving Tang Yian alone to raise his young daughter. Tang Yian and his mother decided that he would be a migrant worker; he would work and send his earnings back home to his mother who would take care of his daughter. He met a lady in Yunnan, who he married a couple of years later. Currently, Tang Yian is finding it hard to provide for his family by solely depending on a business in growing crops. His children's school fees are getting much more expensive as they get older, and his job isn't really providing much for his family. Another problem for him is that he is very prone to sickness and isn't able to work the same way he used to. Furthermore, the Sichuan earthquake destroyed his mud house that he and his family were living in. He is hoping that with the money that we donate, he will be able to buy pigs to start a farming business, which can help him build a new house for his family.

I have decided on supporting an entrepreneur in Sichuan because it is extremely hard to set up and run a business in this area of need. Sichuan province is the fourth largest province in China, located in the south-western area of the country. Poverty is still widespread throughout the province, mostly due to the earthquake that occurred on May 12th 2008. The earthquake was of a magnitude of 8.0Ms and 7.9Mw. 69,197 people were reported to be dead due to the earthquake and 374,176 people were reported to be injured. An additional, 18,222 people were reported to be missing and the earthquake led to around 4.8 million people losing their homes. During the earthquake, Tang Yian's mud house was destroyed and his savings weren't enough for repairs. It was only after long hard work that he was finally able to pay for the repairs of his home. A Chinese proverb says: "Going on the road to Sichuan is as hard as going to heaven." This is because

Sichuan is isolated and extremely mountainous, though it is the third most populous province in China. 60% of its 87 million residents are poor and live in the suburban areas. It is therefore important to help the poor people living in this province.

Another reason why I have decided to support Tang Yian is because of his loan use. Many entrepreneurs say that they want to use their loans on items such as a motorcycles for traveling; Tang Yian wants to use the money to help him provide for his family. He will use the money to spark his farming career which will give him the edge to begin a successful business. Tang Yian is using the money donated to him to buy pigs to start a pig farm, hoping that these pigs can provide a business for him to earn enough money to help and provide for his family. It has been hard for Tang Yian to start his pig farm in the previous years, as the Sichuan earthquake had damaged a lot of the agriculture of the land and killed many of the animals that were living in the farms. This made it quite difficult for Tang Yian to buy pigs due to the high demand of these commonly used animals. Since he needs to rebuild his house, Tang Yian will surely put the money to good use and create a good life for him and his family.

Finally, I sympathize with Tang Yian's personal situation. The Sichuan earthquake of 2008 destroyed his family's home leaving them with nothing left in the fragile life that they were living in. Money has been an issue for him and providing for 4 other people is quite difficult, especially as he has to pay for his two children's school fees. Tang Yian is also very prone to sickness, making it hard for him to work at the rate that he used to. He easily becomes ill, which makes it much harder for him to provide and work for his family. Also, I feel sorry for his past where his first wife abandoned him, leaving him and his daughter behind and him having to take care of his seventy-year-old mother as well. Those few years must have been so difficult not only for him, but for his family as well. I think that with the money donated to him, Tang Yian will put it to good use and he will finally be able to support his family and give them the life that they deserve.

I believe that for the rest of us who have the means to donate money we should help the needy and the less privileged through the method of microfinance. Through this, we can rebuild other people's lives and help them re-create what they have lost or help them create something that they never had. Not only that, microfinance is also a great business transaction, giving entrepreneurs the chance to earn money through this somewhat risky business deal. But after all, it's worth it just to help someone, right? With every small step, we can help get the entrepreneur get one step closer to his destination and maybe ultimately change his life. Microfinance is the easiest way we can provide and help these people with their lives. I think that supporting Tang Yian is the right way to go and I really think that with just a small loan, we can change his life.

## Support Zhou Ronghua

BY JOURNALIST CINDY ZHANG (G5, ISF)

I would like to support a lady in Sichuan called Zhou Ronghua because I think this loan has a low repayment risk. Zhou opened a small grocery store and everyone needs food to survive, so I think she will have a good business. Zhou is a woman and I think women are more honest and responsible with money. I trust women more than men. I believe that she will not take the money and leave; I trust this lady. Zhou wants USD 600 and I think the loan is very reasonable. This food business can earn quite a lot of money. This is why I think Zhou will easily make enough money to repay her loan. Zhou has said she will use the profits from her sales to pay the loan back on time.

The second reason why I support Zhou is her personal situation. The Sichuan earthquake in 2008 almost destroyed her livelihood. Her little cottage was destroyed and all the food was buried. She used money from the government, family and friends to build a decent cottage. With the help of her friends, she started a new and small business. Zhou now needs money to purchase inventory for her grocery store. There are six members in Zhou's

family – an eighty year old father, three children who are still in school and a husband who works as a driver. Zhou needs money to support her kids to go to school and she needs to take care of her father. I am impressed that she perseveres, and I want to extend her a loan to support her and her family.

The last reason why I support Zhou is because of the region she lives in. Sichuan always has torrential rain, floods and earthquakes. It is very hard to start a business in a province that suffers frequently from natural disasters. When natural disasters arrive, Zhou's shop will be destroyed and she will need money to start again. After the Sichuan earthquake, about 5 million people lost their homes, including Zhou. It is hard to run a business in a region where the climate is unpredictable.

In conclusion, I think microfinance can help a lot of poor people and you can get your money back. We can help the poor entrepreneurs to start a business and help their family too. We can enhance the lives of poor people by extending a small loan. If you donate, you can't get the money back. But with microfinance, you can get your money back and even more. Don't you think microfinance is better than traditional donations?

## Living on \$800 a Year?

BY JOURNALIST MICHELLE LAI (P5, St. Paul's Convent)

Wuyunqimuge is a great mother who cares so much for her son. She lives with her husband, father-in-law and a 15-year-old son. As her son grows up, the expenses also grow more and more. She has started her business of selling clothes since 2007. She is requesting a loan of US\$600 for her business. I choose to support her for a few reasons and here's why.

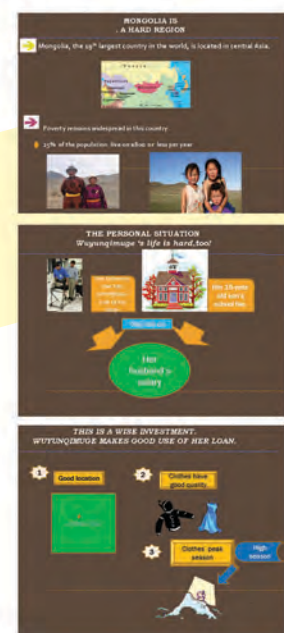
I have decided to support this entrepreneur from Chifeng, Inner Mongolia as it is a difficult region to live in. About 25% of the population live on \$800 or less per year. The weather of Inner Mongolia is harsh. Inner Mongolia experiences irregular rainfall and very long winters. However, summer passes by quickly and some areas don't even have summer.

The second reason why I support Wuyunqimuge is because of her personal situation. She has a 72-year-old father-in-law who has paralysis in half of his body and a young son to take care of. In her family, only her husband works as a cook. How can she take care of so many people by only relying on her husband's salary? Also, poor women have the vision to see further and are willing to work harder to get out of poverty because they suffer the most. Therefore, I think I want to help her as her life is very hard.

The third reason why I support Wuyunqimuge is because of her loan use. Among all the entrepreneurs, I think Wuyunqimuge's business is the most

sustainable. The location of her shop is good and the clothes she sells are all of high quality. I believe that it is a great business. As now is the peak season of the clothing season, I believe she can expand her business by using the loan. The loan will be particularly useful and impactful for her business at this point in time.

In conclusion, I think we can help poor entrepreneurs as we are so fortunate. Through microfinance, we don't just help the entrepreneur to build their own business, but we also empower them. I think microfinance is better than donations. If you donate money to a charity, your money will just disappear without your knowing what happens to it. However, if you donate through microfinance, you will get updates from the entrepreneur and you will know where your money is going. I feel proud and happy to support Wuyunqimuge.



## A Third-World Entrepreneur

BY JOURNALIST JUSTIN LAI (F1, Wah Yan College)

Have you ever wondered what your life would be if you were born into a third world country like China, Mongolia, Africa...? Imagine that you earn about 1 USD per day (8 HKD), what will you live in and what will you have for dinner? There are about 300 million of people are under extreme poverty but how can we help them? All they need is a chance -- a small loan to start a business to earn money, like the entrepreneur Darko from Kiva. He started to use loans to buy eggs and sell it to the markets. As time passed by, he earned more money and bought more chickens, and he even could have money to go to school. Finally, he is now the biggest chicken farm owner in Ghana. And all of the stuff that Darko can have only started with one small loan to buy a brown hen. All the entrepreneurs need are these chances. And now, I have seen different entrepreneurs from Wokai and I have chosen Tang Yian as his story has moved me. Tang Yian is a living example of a simple entrepreneur whose goal in life is to work hard to change his family's life circumstances. He is a father who lives with his two daughters and his wife and his 70-year-old mother in Sichuan.

I have chosen an entrepreneur from Sichuan because it is not easy to run a farming business in this region. Sichuan is located in the central part of China. Sichuan is known for its horrible weather conditions featuring rainfall, low temperatures, little sunshine and high humidity. Also, in the past 50 years, the direct economic losses in the Sichuan province due to torrential rain and flood-related disasters have dramatically increased. The recent

earthquake in 2008 that hit Sichuan damaged crops, livestock and houses. Sichuan is still rebuilding to this day and since their economy is not yet stable, it is very unlikely that people from Sichuan will be able to run businesses without the help of loans from other people. This is why I have decided to support an entrepreneur from Sichuan.

Secondly, why I support Tang Yian is his loan use. After reviewing the loan use of different entrepreneurs, I believe that Tang Yian is running a great business as his loan use to run a farm can enhance his business in an impactful way. And the amount of loan that Tang Yian is asking for is reasonable.

Thirdly, I sympathize with Tang Yian's personal situation. As a man, he has to take care of his family and manage a business. The responsibility and workload of raising a family are shared by the father and mother. But in Tang Yian's case, he has to take care of two families because he has married twice. Also, he has two daughters and has to pay expensive school fees as they get older. In addition, he has a 70 year old mother and has to pay for her hospital fees for body checkups. Tang Yian is unhealthy and prone to getting sick but he doesn't have money for medical payment. Another point is that he will use the loans to buy a few pigs to take care of and earn money from them. After that, he would like to build his family a brick house so that his mother, his wife and his daughters can live in a nice house and have a happy life.

In conclusion, I believe if we just give a little money from our pocket money to help the third world people, there will be big changes in their lives and then world will become more peaceful because no more people will have to be thieves to have their dinner. And last but not least, I hope you can help the poor people from all around the World.

# Give A Chance!

BY JOURNALIST GERRY LI (G8, DBS)

Imagine you were one of the poor families that survived the Sichuan earthquake 2 years ago, all of your property buried under the dirt; how will you make a living? There are a lot of people facing difficult situations after the earthquake in Sichuan. And here is where microfinance comes in, to provide them with a chance to start a new life. And among all the micro-entrepreneurs from Wokai, Zhou Ronghua's story made me want to give her a loan. Zhou has 6 members in the family, an 80+ father, 3 children, her husband and herself. Before the earthquake, her husband worked as a driver and she grew crops and raised pigs. Each year, she raised two pigs to sell at the market.

I have chosen an entrepreneur from the Sichuan province because after the earthquake 2 years ago, a lot of homes of the citizens have been destroyed. Despite the fact that Sichuan is one of the most populous province in China, 60% of its 87 million residents are poor. Climate change is one of the main reasons for poverty in China; 95% of the poor live in these areas and are affected by the changing climatic patterns.

In Zhou Ronghua's case, the earthquake last year destroyed her livelihood. Her cottage was destroyed and all the food and furniture were buried. It is very hard to imagine how difficult life is when you have to struggle to keep a roof over your head while a family needs your physical and financial support. With the help of friends and the government,



she was able to build a decent cottage and now have a grocery store to look after. Her income has been stable since the opening of her grocery store, but it seems that there are too few racks to put products for sale. She has requested US\$600 to buy inventory so that she could sell more products and pay her debts to raise money to allow her children to go to school.

In conclusion, I would like to say that not everybody is fortunate like us and people in Sichuan or Inner Mongolia could only wish for it. And because we are fortunate, we should help hardworking yet still poor unfortunate people who are struggling to make ends meet. Through microfinance, we could pull them up and empower them to live a self-sustaining life.

# Poverty is Unnecessary

BY JOURNALIST GESSY LI (F1, DGS)

"Poverty is unnecessary," Muhammad Yunus once said. Since the birth of Grameen Bank, Yunus has been trying to eliminate poverty but it is not one man's job. We all should support his endeavor. There are still many poor entrepreneurs who need our help and Rao Rongqiong is one of them. Rao Rongqiong is a 38 year old lady who lives with her husband and 2 kids, one in college and one in elementary school. Her goal is to pay for her children's education. She makes a living out of a hair salon and she is having a hard time making ends meet. It's the first time Rao has heard of Wokai and she is requesting a loan of 4000 RMB to renovate the doors of her salon.

Sichuan, China's third most populous province, has been suffering from earthquakes, torrential rain and flood-related disasters. Climate change is the main reason for poverty in China. 95% of the poor lived in ecologically fragile areas and 60% of 87 million live in poverty and in the countryside, where Rao Rongqiong resides. The extreme climate of Sichuan has caused difficulties to Rao's living condition. Due to last June's heavy rainstorm, Rao had exhausted all her savings to repair her half-destroyed cottage. It is important to lend a helping hand to those who are faced with disastrous climatic changes which they can't control.

The reason Rao requested the loan moved me. Compared to other entrepreneurs, Rao's business is still at its infancy. She needs money to renovate the doors of her barber store. Unlike other entrepreneurs, Rao needs money to sustain her business, instead of expanding it. I believe she will repay the loan because she is well-planned and she seems to be responsible. She has planned to repay the loan in small portions and her loan is really reasonable. She only needs 4000 RMB to decorate the store.

I would like to support her as her personal situation is one I really sympathize with. She doesn't have a home to live in; she needs to put a roof over her head after the flood. The water level of the river beside her cottage rose because of the heavy rainstorm. It flooded her cottage and she used all her savings to repair the cottage. Apart from these expenses, she still needs money to support her youngest daughter in elementary school.

Microfinance is a system that extends small loans to poor entrepreneurs. It empowers them to start a business of their own and break out of the poverty cycle. Although we can also donate money to them, microfinance is more long-term. Compared to other donation methods where you don't know who will benefit from the money, microfinance allows you to be involved in the entire process and you know exactly who you are helping. Microfinance can help entrepreneurs to make a living on their own and eventually, they can lift themselves out of poverty.

**Rao Rongqiong's Profile**

- Goal in life: Pay for kids' education
- Family situation: Live in Sichuan with husband and two kids
- Occupation: Hair dresser
- Reason for loan: Exhausted all savings

**Sichuan**

- Suffers from earthquakes, flood,...
- 60% poor
- Climate change - Poverty

**Usage of loan**

- Pay for kids' education (1 kid still in elementary school)
- Expand business
- Put roof over head
- Renovate doors
- Decorate Store
- Total: 4000 RMB

**Your help is needed!**

- Through Microfinance you can.....
- Empower entrepreneurs to break out of cycle
- Help them make a living on their own!

**Will repay loan**

- Well planned
- repay loans in small proportion
- Seems responsible
- Reasonable loan

**Personal Situation**

Flood -> Cottage destroyed -> Used saving to repair cottage

# Help Xue Ergao with Microfinance

BY JOURNALIST TIFFANY KI (G5, Marymount Primary School)

Xue Ergao is a man who supports a family of six in Yilong, Sichuan. He is forty years old. His family includes his parents who are over 70 years old, his wife and his 2 children who are in high school. His family lives on the ridge of the mountain. Xue Ergao grows pigs and does construction. He is requesting a loan of \$600 to buy piglets.

I support this man because his business is reliable, and I trust that he can repay the loan. Sichuan is a province with the largest output of pork, the pigs Xue Ergao raises will be in demand. Being a pig farmer is a challenge in Sichuan. After the deadly earthquake in May 2008, 12.5 million animals died and 130 million farmers went to the South to work. Being a farmer, you also need a lot of support at this stage. Pig farming is a good business to be in because in Sichuan pork is the best selling product. That's why I think I can

get my loan back.

Another reason I support Xue Ergao is because he has to support a lot of people in his family. His two high school children require a lot of financial support. Nowadays payments in high schools are getting higher and higher. Next he has to take care of his parents who are also over seventy years old. Taking care of elderly is really costly because of medical needs.

Thirdly, I support him as his loan is used in his business. He will use his loan to buy piglets to grow his business. I think pig selling is a sustainable business unlike other businesses that only last a short time.

In conclusion, I think we should still help Xue Ergao to build his business because he can have a better life if we help him. Before I learnt about microfinance, the only way I thought that I could help poor people is to donate money. After I learnt about microfinance, I know that I can give the poor people confidence and courage to start their own businesses, and I can know where the money is going. Microfinance is much more meaningful.

# Poetry Writing

With the idea of breaking poetry stereotypes in mind, “Words in Motion” is designed to stimulate poetry appreciation in a relevant way. This module taught students how poetry is not simply limited to words on a sheet of paper; it is present in our everyday lives and is an effective tool to express feelings and opinions, raise social awareness and deliver political messages. In addition to works of famous poets (Robert Frost, e.e. cummings), students studied key elements of poetry through analyzing songs by musicians (Marvin Gaye, The Black Eyed Peas, Usher) and Def Jam poets (Shihan, Ishle Yi Park). This module celebrates the use of self-expression and the imaginative experience that the journey of writing should be to children.

## *Peter*

BY JOURNALIST  
CAMERON ZELUCK (Y9, CIS)

“Hey Third!”  
Don’t look,  
nothing to see  
“Third Turd!”  
“I’m talkin’ to you”  
Don’t look,  
nothing to see  
“Hey Thirdie Birdie”  
“Wanna piece of me?”  
Don’t look,  
nothing to see  
Then suddenly  
A blow  
across the back of my head  
A sharp pain  
like fire surging through my body  
I turn  
facing him  
My eyes connect with his  
He leaps,  
lunging for an attack  
I jump  
and attack him  
A punch in the head  
A punch in the stomach  
A punch in the groin  
He falls feebly  
As I walk away  
Crying  
Whispering the word  
“Peter”

## *The Sea*

BY JOURNALIST HANNAH SZETO (P3, DGJS)

I love the sound of the sea  
crashing on the breakers.  
Children crying shouts of glee,  
how happy I shall be!  
I am with a band  
playing in the sand.  
Seagulls screeching above the clear blue sea,  
it really is lovely!  
Swimming in the sea is like paradise,  
I feel I’m going to rise.  
For the sea is my second home  
Where I am free to roam!

## *Untitled*

BY JOURNALIST GESSY LI (F1, DGS)

Money doesn’t solve all problems  
Only if it could solve mine  
Scratching here and scratching there  
Quickly comes another bite! Which  
Usually swells into a volcano  
Itchier afterbites make it  
The solution is to circle it  
Obviously, it’s not the perfect one  
Bites, bites, leave me alone!  
I surrender! Please find another target  
Taking my precious blood away  
Eager to kill you what I lose my temper  
So don’t you dare come again!

## *My Friend The Sea*

BY JOURNALIST CINDY ZHANG (G5, ISF)

The sea is the sunshine in my life,  
The sea is a friend that never speaks,  
The sea is a friend that never writes.  
Whenever I speak to her  
She never answers me.  
Every time I write to her  
She doesn’t write back.  
The sea is my only friend  
That listens to my happiness, my sadness.  
She is as kind as my mom.  
Sometimes she is as scary as a tiger.  
She will be my friend forever.

## *Someone Special*

BY JOURNALIST MICHELLE LAI  
(P5, St. Paul’s Convent)

He has a haircut like a monkey.  
He is as timid as a rabbit  
but sometimes he roars loudly like a lion.  
He is a good athlete:  
he runs as fast as a leopard and  
he swims like a shark.  
He is always as hungry as a wolf;  
he never stops eating!  
Sometimes he is as industrious as a beaver;  
he works until midnight.  
He is always my best brother.

## *This Poem*

BY JOURNALIST LORAIN KUK  
(P4, St. Rose of Lima’s)

This poem is hard to write:  
it’s as hard as a stone when I kick it.  
It makes me feel dizzy.  
This poem is hard to write:  
It’s as hard as climbing a mountain.  
It makes my mind feel messy.  
It makes me really mad.  
It makes my friend yell;  
she yells like a monkey.  
Just hope this poem can finish now!

## *Freedom*

BY JOURNALIST CINDY ZHANG (G5, ISF)

I want my own freedom:  
A kind of freedom that belongs to me,  
A kind of freedom which is happy, doing all that I want,  
A kind of freedom like an eagle  
Flying anywhere it wants.  
I want a happy life.  
What is freedom?  
Is it tough, is it hard?  
Is it like what I wish for?  
Freedom which is joyful like eating snacks  
And watching TV  
The kind of freedom which I want.

## Happiness

BY JOURNALIST RICHIE LAI  
(P4, St. Paul's College Primary School)

Happiness is as pure as gold.  
Happiness is a sunny day.  
Happiness is a peaceful river.  
Being happy is like playing videogames all day!

Keep every day happy,  
No more sickness.  
Keep every day happy  
No more seeing the doctor!

## My Annoying Sister

BY JOURNALIST VICKY FONG (P4, SIS)

My annoying sister:  
bashing into my room,  
crashing into everything,  
complaining like an echo.

My annoying sister:  
touching everything she sees,  
eating chocolate chip cookies,  
crunching in her mouth distracting me,  
making me draw across my paper.

My annoying sister:  
poking me with her finger,  
chit-chatting away like a radio  
thinking I'm listening,  
asking me what, why, how.

My annoying sister:  
she thinks I won't notice,  
taking stuff from my room  
and it ends up in her room.

I had enough of her  
and decided to tell my mom.  
My mom tells her to explain  
but she cries and says she's innocent!  
She puts the blame on me  
and runs into her room.

My annoying sister:  
there's no one as annoying as her  
but in the end I'll still forgive her.

Even when she bashes and crashes,  
she mostly sits very quietly.  
Even when she eats,  
She'll always share some with me.  
And everything else she does,  
she'll always say she's sorry.

I know that she's annoying  
but she is still my sister  
and I will always love her.

## This is What I...

BY JOURNALIST CAROL CHAN  
(G8, ISF)

being stared at  
heart breakers  
pain  
punishment  
philosophy  
cold  
work  
wars  
heat

confined spaces  
responsibilities  
death  
failure  
knowledge  
growing old  
night  
sleep  
making decisions  
foreign languages

drugs  
technology  
solitude ideas  
jealousy dreams  
heights me poisons  
ghosts germs insects  
selfish  
cooking  
injection

being laughed at  
speaking in public  
poison crowds  
sleep thunder  
clocks disease  
being hypnotized  
being enclosed  
darkness time  
stealing alcohol  
fatigue school  
change tornados  
noises lightning

## Freedom

BY JOURNALIST CAROL CHAN (G8, ISF)

When my heart and mind are incarcerated in prison  
Thoughts cannot break through  
Feelings cannot escape  
Iron Bars spiked in front of me  
My sweaty hands tightly press against the wall  
My eyes dreamily staring out the tiny window  
That is where freedom lies...  
That is where bird flies...  
That is where I wish to soar...  
But... where is the key to unlock?  
And... where is my hero?

## Smelly Ice Cream

BY JOURNALIST ANTHONY LEUNG  
(G4, Creative Primary School)

The ice cream is as smelly as a pig  
but I have to eat it.  
No way can I eat another mouthful of it,  
so why did I buy it?!

I bought it because I thought it was good,  
The picture showed that it was the best.  
The ice cream is as beautiful as a butterfly  
that turns my mouth into a waterfall.  
The ice cream is as white as snow.  
I taste a little bit, it's OK,  
but when I eat a mouthful, it's terrible!

## Ice Cream

BY JOURNALIST IAN CHU (G5, ISF)

*Cookies and Cream is a very good flavour  
to eat. It has little bits of cookies and  
Oreos. When I eat it, I will want to sit in a  
comfortable chair while watching a movie.  
It feels like I'm in London relaxing on  
a hot summer day.  
The cone is very  
soft but very delicious.  
Ice  
cream is as cold as the freezer.*

## Prison

BY JOURNALIST HUGO CHAN (G4, ISF)

Doing punishment in a prison  
Outside children are laughing and playing  
And me, I can only sit in my prison  
And do my homework

My mom is like the guard of my prison  
I can't even move a centimeter  
I want to kill myself  
Why is my life so horrible?

Anger makes my head explode  
As ferociously as a burning volcano  
Anger is a sharp sword  
Stabbing my heart as painfully as an injection.

## Playing in a Dream

BY JOURNALIST JUSTIN CHENG  
(P4, St. Paul's College Primary School)

Man, this game is so hard to  
play 'cause I don't know where  
I am now. Open the map?  
Just the dungeon and this is the  
tenth attempt to pass. Well, I am  
training the hardest skill but  
I am only Level 13. Well, maybe  
I'll join my party now, but I bet  
they are up to Level 30  
while I'm still on Level 13.

Um... I think I repeated that. I  
got over all the Monsters,

the Warrior, the Sphinx, the Knight, the  
Spiders... but I still haven't got  
the boss. Should I go on killin'  
the boss or should I milk some  
cows? Should I go on killin'  
the boss or should I milk some  
cows? The ground is as hard as  
metal, the boss is actin' hard...  
"Wake up, Justin! It's time for  
school!" Mom shouted.

## Anger

BY JOURNALIST JUSTIN CHENG  
(P4, St. Paul's College Primary School)

Anger is a raging tsunami,  
As hot as volcanic ash.  
Anger is when you feel the heat in your heart,  
Flowing in your blood.  
Anger is as strong as titanium,  
So hard to pass through.  
Once you break anger apart it only floats away.  
But what you have now is happiness,  
So good to come back in.

## *My Journey to Wonderland and Dumbland*

BY JOURNALIST JASMINE TAM (P1, SIS)

My bed is like a flying horse.  
When I'm tucked in, I feel the force.  
I suddenly appear in Wonderland.  
Then I went to Dumbland, the capital of Wonderland.  
There I saw a castle as icy as an ice lolly.  
Did you know that a king, queen and a mouse lived in the castle?  
Together the witch, her evil friends and the king battle.  
Luckily, a unicorn came to the rescue  
He flew to the witch's castle and sprinkled some peppers.  
His team won and he was an angle from the sky.  
I woke up feeling excited.  
But when I realized that it was just a dream,  
I wish I stayed in Wonderland.

## *I'm OUT!*

BY JOURNALIST YI YING QUAH (P1, SIS)

My bed is like a dark dark town.  
When I'm tucked in, I see something round.  
When I see something round I open my eyes.  
I think it is a pizza that is as red as a tomato.  
I see the waitress who is a pink panther.  
I feel kind of happy like a panda when they eat bamboo.  
I blink my eyes. I scratch my head.  
My bed is home. I'm back in bed.  
I feel like I came back dead.

## *Sugar Animals*

BY JOURNALIST JOHN ZHANG  
(Y1, CIS)

My bed is like a train.  
When I'm tucked in,  
I teleport in a candy cane.  
I see animals made out of sugar.  
The sugar animals are as small as ants.  
And then I hear a loud noise.  
The noise is coming from a giant mouth as big as a building.  
The giant mouth is eating the candy cane.  
The noise is thunder.  
I was nearly dead.  
When I wake up, I blink my eyes, I scratch my head.  
I fall on the floor, I bump my head.  
I eat a piece of bread and I am dead.

## *My Amazing Cloud*

BY JOURNALIST KATHY FONG (P1, SIS)

My bed is like a fluffy cloud.  
When I'm tucked in, my fluffy cloud takes me to a place that is very loud.  
I find myself in a very very messy place for racing cars.  
The track is as windy as a snake.  
I see a rabbit, a squirrel, and a panda.  
The squirrel is a furry ball.  
I hear the songs of the humming bird which is music to my ears.  
I feel very excited when I hear the humming bird sings.  
I blink my eyes, I scratch my head.  
My fluffy cloud is home, I'm back in bed.  
I want to go back to my cloud, and I see red.

## *Tyler and Lucas*

BY JOURNALIST LUCAS ZHENG  
(P1, Kiangsu & Chekiang)

My bed is like a ship.  
When I'm tucked in, I go for a trip to Tyler's room which is a tip.  
His room is a smelly trash can.  
Tyler and I are playing wii.  
I feel happy because I'm first.  
Tyler is just a little happy because he is second.  
And then I kiss Tyler.  
My ship is home. I'm back in bed.  
I feel dizzy in my head.

## *Danger*

BY JOURNALIST SEAN MENG (Y2, CIS)

My bed is like an airplane.  
When I'm tucked in, I shrink and fly into a lion's mane.  
I see fussy animals as small as virus.  
I hear footsteps as soft as wind.  
The tiger is a bee that stings my blood.  
I open my eyes.  
I realize I wasn't dead.  
But I fall on the floor and I was dead.

## *Manchester United's Final Goal*

BY JOURNALIST ISAAC YUEN (P1, SIS)

My bed is like a jet plane.  
When I'm tucked in, my jet plane took off like a giant crane.  
Whoosh! I am in South Africa!  
I play for Manchester United which is from England.  
My shirt is as red as a rose.  
England fans cheer like bees buzzing and ants marching.  
I scored! I am the star of the world!

## *Tiny World*

BY JOURNALIST MAGGIE LIU (G2, HKIS)

My bed is like a crown.  
When I'm tucked in, I go on a journey to a town.  
The town is as big as a whale.  
The cars are very noisy.  
The people are very rowdy.  
The traffic is as loud as thunder.  
The whole town is a lion roaring.  
I see a big mall. I go inside.  
It actually is small like a mouse.  
There is only one shop.  
I can't fit in there.  
I finally figure out that the people are very small like ants.  
The people are dwarfs.  
I blink my eyes. I scratch my head.  
My crown is home. I'm in bed.  
I feel red.

## *Challenge One*

BY JOURNALIST TYLER WEISBERG  
(P1, Kiangsu & Chekiang)

My bed is like a train.  
When I'm tucked in, I dream with my brain.  
I am on my train dreaming about playing the Wii with Lucas.  
I won five games as quick as a roller coaster.  
Lucas also won eight games as slow as a turtle.  
I use star and star is as fast as a jet plane.  
I blink my eyes and scratch my head.  
My train is home. I'm back in bed.  
I feel really happy in my head.

## *Night Trip*

BY JOURNALIST CHRISTINA LUK  
(P1, St Paul's Co-ed)

My bed is a spaceship.  
When I'm tucked in, I go on a happy trip.  
The space is as black as a bat.  
My spaceship lands on the moon.  
I am a purple alien.  
I see a green Pluto because he is sick.  
Sometimes Pluto is a lion.  
I blink my eyes. I scratch my head.  
My spaceship is home. I'm back in bed.  
I feel so sad and then so red.

## *I Scared the Shark*

BY JOURNALIST GETTY LI (P1, DGJS)

My bed is like a car.  
When I'm tucked in, the car goes very far.  
I'm running to catch the car  
But it's as fast as the train.  
And I see some gray things.  
It can move – I think it's a shark!  
The shark has teeth that are white daggers.  
I'm so scared because I want to go back home.  
I blink my eyes, I scratch my head.  
My car is home, I'm back in bed.  
I feel happy so my face becomes red.

