

“女性创业贷” 诞生记

THE BIRTH OF WOMEN ENTREPRENEURSHIP LOAN



2018年7月，中国建设银行田国立董事长与尤努斯教授见面，探讨开展合作，为低收入妇女提供创业资金支持。

July 2019 Tian Guoli, the chairman of China Construction Bank (CCB), met with Professor Yunus, the founder of Grameen Bank, to discuss cooperation and providing funding for low-income women to start businesses.

2018年11月，中国建设银行总行普惠金融事业部张为忠总经理会见高战、孟加拉国前格莱珉银行副行长法瑞德·武丁一行，敲定具体合作事宜，要求深圳分行先行先试，推动合作落地。

Nov. 2018 Zhang Weizhong, the general manager of inclusive finance department of the headquarter of CCB, met with Gao Zhan, President of Grameen China, Mr. Farid Uddin, and other officials to finalize specific cooperation matters, requiring Shenzhen branch to test it first and promote cooperation to be implemented.

2018年12月，中国建设银行深圳分行与格莱珉有限公司正式签署合作协议，开启普惠金融新篇章。

Dec. 2018 Shenzhen branch of CCB and Grameen China formally signed a cooperation agreement, opening a new chapter of inclusive finance.

2019年1月，田国立董事长亲临深圳市，发行“女性创业贷”贷款12笔共247000元，标志着建设银行和格莱珉合作开花落地。

Jan. 2019 Shenzhen branch of CCB issued the first batch of "Women Entrepreneurship Loans" with the total amount of 247,000 Yuan for 12 loans, marking the launch of cooperation between CCB and Grameen China.

2019年7月，格莱珉中国团队进驻安康，开展格莱珉与建行在陕西省的合作。

July 2019 Grameen China team settled down in Ankang and started the

cooperation between Grameen China and China Construction Bank in Shaanxi Province.





格莱珉-中国建设银行
普惠金融创新实验室
Inclusive Finance Innovation Lab



格莱珉模式促进中国普惠金融与脱贫国际合作 International Project on Grameen Inclusive Finance and Poverty Alleviation

2019年7月27日，穆罕默德·尤努斯教授、格莱珉信托总裁阿卜杜拉·海康先生访问深圳，与深圳市金融监督管理局局长何杰、建行总行普惠金融部总经理张为忠共同为深圳第三个项目点——福田分部剪彩。

July 27, 2019 Professor Muhammad Yunus and Abdul Hai Khan, Managing Director of Grameen Trust, visited Shenzhen and launched the third Grameen China-CCB cooperation branch, Futian Branch, together with He Jie, Director-general of Shenzhen Municipal Financial Regulatory Bureau, and Zhang Weizhong, General Manager of Inclusive Department, China Construction Bank.



格莱珉-建行“女性创业贷” 深圳福田分部放款仪式会员名单

Member List for Loan Distribution Ceremony, Shenzhen Futian Branch

2017年7月27日 July 27, 2017



(图片中为其他会员照片)

1. 彭小葵，40000元，来自广东揭阳市揭西县，49岁，来深圳二十年了。有四个小孩，现在一个上班，还有三个读书。刚开始打工，后来开个五金店，因为开家政公司需要用钱，申请到格莱珉-建行“女性创业贷”，拿到这笔贷款开家政公司。

Peng Xiaokui, loan amount 40,000 yuan. She was born in Jiexi County, Jieyang City, Guangdong Province, 49 years old, and has been working in Shenzhen for 20 years. She has four children, three of them are students, the other one has been out to work. Miss.Peng worked for some companies at the beginning, then opened a hardware store by herself. She received a loan from Grameen China-CCB Women Entrepreneurship Loan to establish a housekeeping company.



2. 陈桂花, 20000 元, 56 岁, 湖北襄阳人, 来深圳 15 年, 刚开始来深圳时带着两个孩子做服装生意, 后来也做过电子小加工厂, 由于经营不善和身体条件不好, 后来厂就没有再做了, 现在在做养生项目, 希望帮助自己和他人保持身体健康。

Chen Guihua, loan amount: 20000 yuan. 56 years old from Xiangyang City, Hubei Province. She has come to Shenzhen for 15 years. When she first came, she has operated a clothing business and a small electronic components factory with her two children after that. Due to bad management and health issues, she stopped running the factory. Now, she is running a message place to provide health care for others, hoping them to stay healthy.

3. 雷锦秀, 30000 元, 50 岁, 湖南永州人, 来深圳 20 多年了, 多年来一直独自抚养三个女儿, 一直在做服装加工, 由于有时货款不能准时结账, 会周转困难, 特申请格莱珉一建行“女性创业贷”用于资金周转。

Lei Jinxiu, loan amount 30,000 yuan. She was born in Yongzhou City, Hunan Province, 50 years old, and has been working in Shenzhen for more than 20 years, raising her three daughters on her own for so many years. She has been engaged in garment processing. Due to the late payment, she had some problems of cash flow. So she applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan to solve it.

4. 姜挥, 25000 元, 贵州普安人, 34 岁, 来深圳三年了, 在老家就一直在经营理发生意, 来深圳后在龙岗爱联社区开了一家理发养生店, 由于经济不景气, 竞争压力大, 生意有点低迷, 准备增加店里服务的多样性, 特申请贷款, 用于进修学习和进货。

Jiang Hui, loan amount 25,000 yuan. She was born in Puan City, Guizhou Province, 34 years old, and had been running a salon business in her hometown. Thus, she opened a barbershop after coming to Shenzhen. Because of the economic recession and fierce competition, her business did not run well. So Miss.Jiang applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan to expand her business and study further.



(图片中为其他会员照片)

5. 廖利娜，30000 元，53 岁，深圳户籍，和丈夫、儿子一起居住，一直跟朋友合伙加工服装，但去年经济不景气，服装厂利润不好，合伙人今年投资不够，为了使工厂正常运转，特申请本贷款产品。

Liao Lina, loan amount 30,000 yuan. She was born in Shenzhen, 50 years old, and lives with her husband and son. She has been engaged in garment processing with her friends. However, due to the economic recession last year, the garment factory didn't run well. And partner's investment is not enough this year, as a result, Miss.Liao applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan as capital turnover so that she can continue to run her business.

6. 何思蕾，25000 元，湖南长沙人，55 岁，来深圳 10 多年，跟母亲及儿子一起居住，多年来从事美容养生行业，前两年由于经营不善，导致店铺亏损，现想从失败中吸取教训，重新做回自己擅长的美容养生行业。

He Silei, loan amount 25,000 yuan. She was born in Changsha City, Hunan Province, 55 years old, and has been living with her mother and son in Shenzhen for more than ten years. She has been running a beauty business these years. In the first two years, due to poor management, the store went broke. Now she wants to learn from the failure and rerun the beauty business, which she does well in by applying for Grameen China-CCB Women Entrepreneurship Loan to receive a loan.

7. 刘李英，25000 元，广东大埔县人，60 岁，来深圳 16 年了，一直和儿子、儿媳一起居住。以前做安利的直销产品，因这两年经济转型去年没做了。去年儿子，儿媳在布吉街道开了一家幸福家电小卖部。因店里资金不充足，今年向格莱珉一建行“女性创业贷”项目申请一笔 2 万 5 的贷款作为店里周转资金。

Liu Liying, loan amount 25,000 yuan. She was born in Dapu County, Guangdong Province, 60 years old, and has been living with his son and daughter-in-law in Shenzhen for 16 years. They used to sell direct selling products for Amway, but they stopped it last year due to flat sale in recent two years. Last year, her son and daughter-in-law opened a "XingFu" small appliance shop on Buji Street. Because they didn't have sufficient capital, Liu Liying applied for a loan of 25,000 yuan from Grameen China-CCB Women Entrepreneurship Loan as capital turnover.

8. 谢琼珍，20000 元，广东茂名人，51 岁，来深圳九年了，三个孩子，一个已出来工作，一个读大学，还有一个读高中，老公现在在深圳横岗百万驾校当教练员，她现在和朋友合开服装厂，申请格莱珉一建行“女性创业贷”用于扩大经营。

Xie Qiongzhen, loan amount 20,000 yuan. She was born in Maoming City, Guangdong Province, 51 years old, and has been living in Shenzhen for nine years. She has three kids. One has been out to work, one is in university, and the other one is in high school. Xie's husband is a driving instructor in a driving school. Xie opened a garment factory with her friends lately and applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan to expand her business.



(图片中为其他会员照片)

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9. 卿方会, 15000元, 四川安岳县人, 56岁, 来深圳十二年, 和朋友在深圳龙岗华南城开了一家养生馆, 她们共同负责理疗和对外沟通。现在需要扩大经营。她申请了格莱珉-建行“女性创业贷”, 贷款用于店面进货周转, 缓解了她的经济压力, 把生意越做越好。

Qing Fanghui, loan amount 15,000yuan. She was born in Anyue County, Sichuan Province, 56 years old, and has been running a healthcare business with her friends in Huanan County, Shenzhen for 12 years. They are responsible for physical therapy and advertising together. Now, she wants to expand her business, so she applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan to ease her financial pressure and run her business better.

10. 许爽, 20000元, 河北廊坊人, 31岁, 来深圳9年, 在沙井经营餐馆。她申请了格莱珉-建行“女性创业贷”, 贷款用于餐饮周转, 缓解了她的经济压力, 又开了一家快餐店。

Xu Shuang, loan amount 20,000yuan. She was born in Langfang City, Hebei Province, 31 years old, and has been working in Shenzhen for 9 years. She is running a restaurant and wants to open another restaurant now, so she applied for Grameen China-CCB Women Entrepreneurship Loan to receive a loan as capital turnover to ease her financial pressure.



(图片中为其他会员照片)