

## **Listening**

### **Simple Ideas, Big Results**

Simple Ideas, Big Results Muhammad Yunus, Nobel Peace Prize Winner

Muhammad Yunus, often called the world's banker to the poor, received the Nobel Peace Prize in 2006 for his pioneering work against poverty. Yunus said he would use the \$1.35 million prize money to find more innovative ways to help the poor. Yunus founded the Grameen Bank in 1976 with just \$27 from his own pocket.

The idea came to him while he was teaching economics at Chittagong University in southern Bangladesh, which is one of the poorest nations in the world. He and his students started an experimental project. They lent poor people small amounts of money.

The people used the money for their own small businesses, for example, to buy straw to make stools. Until then, the local people relied on local moneylenders who were not always fair. Since then, the Grameen Bank model has been duplicated in more than 100 countries.

Today, the bank has 6.61 million borrowers and over 2,400 branches in over 80,000 villages in Bangladesh. Recently, the bank started a program to give poor people a loan of about \$9 to purchase small items such as bread, candy, pickles, and toys. Receivers of the loans then resell the goods to supplement their income.

The bank reports that it has lent \$6.55 billion over the past 30 years and claims a high repayment rate, 98%. Nowadays, Grameen banks are also in developed countries. 100 people in Queens, New York were among the first borrowers of Grameen America.

The total number of borrowers worldwide is 7.84 million

## ترجمة النص

Simple Ideas, Big Results	أفكار بسيطة، نتائج عظيمة
Simple Ideas, Big Results Muhammad Yunus, Nobel Peace Prize Winner .	أفكار بسيطة، نتائج عظيمة محمد يونس، الحائز على جائزة نوبل للسلام.
Muhammad Yunus, often called the world's banker to the poor, received the Nobel Peace Prize in 2006 for his pioneering work against poverty.	محمد يونس، الذي يُلقب غالبًا بمصرفي الفقراء العالمي، حصل على جائزة نوبل للسلام عام ٢٠٠٦ لعمله الرائد في مكافحة الفقر.
Yunus said he would use the \$1.35 million prize money to find more innovative ways to help the poor.	صرح يونس بأنه سيستخدم قيمة الجائزة البالغة ١.٣٥ مليون دولار أمريكي لإيجاد طرق أكثر ابتكارًا لمساعدة الفقراء.
Yunus founded the Grameen Bank in 1976 with just \$27 from his own pocket.	أسس يونس بنك غرامين عام ١٩٧٦ برأس مال ٢٧ دولارًا فقط من جيبه الخاص.
The idea came to him while he was teaching economics at Chittagong University in southern Bangladesh,	خطر له الفكرة أثناء تدريسه الاقتصاد في جامعة شيتاغونغ جنوب بنغلاديش.

which is one of the poorest nations in the world.	وهي من أفقر دول العالم.
He and his students started an experimental project.	بدأ هو وطلابه مشروعًا تجريبيًا.
They lent poor people small amounts of money.	أقرضوا الفقراء مبالغ صغيرة من المال.
The people used the money for their own small businesses, for example, to buy straw to make stools.	استخدم الناس المال في مشاريعهم الصغيرة، على سبيل المثال، لشراء القش لصنع المقاعد.
Until then, the local people relied on local moneylenders who were not always fair.	حتى ذلك الحين، اعتمد السكان المحليون على مقرضي الأموال المحليين الذين لم يكونوا دائمًا منصفين.
Since then, the Grameen Bank model has been duplicated in more than 100 countries.	ومنذ ذلك الحين، تم تكرار نموذج بنك غرامين في أكثر من ١٠٠ دولة.

<p>Today, the bank has 6.61 million borrowers and over 2,400 branches in over 80,000 villages in Bangladesh.</p>	<p>اليوم، لدى البنك ٦,٦١ مليون مقترض، ولديه أكثر من ٢٤٠٠ فرع في أكثر من ٨٠ ألف قرية في بنغلاديش.</p>
<p>Recently, the bank started a program to give poor people a loan of about \$9 to purchase small items such as bread, candy, pickles, and toys.</p>	<p>مؤخرًا، أطلق البنك برنامجًا لمنح الفقراء قروضًا بقيمة ٩ دولارات تقريبًا لشراء سلع صغيرة كالخبز والحلوى والمخللات ولعب الأطفال.</p>
<p>Receivers of the loans then resell the goods to supplement their income.</p>	<p>ثم يقوم متلقي القروض بإعادة بيع هذه السلع لدعم دخلهم.</p>
<p>The bank reports that it has lent \$6.55 billion over the past 30 years and claims a high repayment rate, 98%.</p>	<p>يُفيد البنك بأنه أقرض ٦,٥٥ مليار دولار على مدار الثلاثين عامًا الماضية، ويدّعي تحقيق معدل سداد مرتفع يبلغ ٩٨%.</p>
<p>Nowadays, Grameen banks are also in developed countries.</p>	<p>تتواجد بنوك جرامين حاليًا في الدول المتقدمة أيضًا.</p>

100 people in Queens, New York were among the first borrowers of Grameen America.

كان ١٠٠ شخص في كوينز، نيويورك، من بين أوائل المقترضين من جرامين أمريكا.

The total number of borrowers worldwide is 7.84 million .

يبلغ إجمالي عدد المقترضين حول العالم ٧,٨٤ مليون.