
The comercio story There are now more than 7 billion people living on our planet. They all need food, water, shelter and clothing. The boundary between rich and poor is still very much alive. In some parts of the world poverty is a daily struggle for survival, while in others it bears an air of privilege or elegance with a price tag far too high for the average citizen to afford. Faced with this reality, what can be done? Traditionally providing hope to those in need has been seen as a charitable gesture that only some people have the resources to extend. But in recent years, a new phenomenon has emerged: the microfinance. Now we know that we can help each other do something small, but it makes a big difference. The Comercio story begins in Lima, Peru in 1996 with an idea of two friends working at Grupo Santander who wanted to create products with social value. They thought about the millions of people around the world whose lives are daily harassed by high interest rate loans offered by traditional banks. We know that there are millions of families who have no access to credit or have no credit history to obtain credit from traditional commercial banks. Thus, the world's first financial company that publishes a loan on a community of people who want to help others around the world has been born. Where traditional banks only lend to their clients, our microfinance model is open to all. Anyone can get a loan from Comercio and get the cash they need in order to start a business or make small home improvements. This is possible thanks to peer approval of loans, which means that no one person has control over someone else's money. In addition, we offer social security for all our borrowers: there is no charge for this insurance because it costs nothing and we see it as a contribution. If the borrower is a company, we guarantee 14% interest for up to 24 months and will refund the loan after 12 months. We also evaluate the risk of the loan and determine if this person has a future in business or not, so no one can open a small company that won't be viable in the long term. We want to create a new world where everyone can get an opportunity to start a business, by helping people who need it most. [art_start_common] [section title="About Comercio"] [article content="In Lima, Peru there are now more than 7 billion people living on our planet. Everyone must be provided with food, water, shelter and clothing. The boundary between rich and poor is still very much alive. In some parts of the world poverty is a daily struggle for survival, while in others it bears an air of privilege or elegance with a price tag far too high for the average citizen to afford. Faced with this reality, what can be done?"] The comercio Story There are now more than 7 billion people living on our planet. They all need food, water, shelter and clothing. The boundary between rich and poor is still very much alive. In some parts of the world poverty is a daily struggle for survival, while in others it bears an air of privilege or elegance with a price tag far too high for the average citizen to afford.

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