



microcrisis

BY **MIKE LEW**



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microcrisis received its New York premiere on September 28, 2010, by Ma-Yi Theater Company (Ralph B. Peña, Artistic Director; Jorge Z. Ortoll, Executive Director). It was directed by Ralph B. Peña, the set design was by Clint Ramos, the costume design was by Theresa Squire, the lighting design was by Japhy Weideman, the sound design was by Shane Rettig, the choreography was by Dax Valdes, and the production stage manager was Dave Polato. The cast was as follows:

CLARE	Jackie Chung
RANDY	Dave Gelles
FRANKFURT	William Jackson Harper
LYDIA	Lauren Hines Gill
BENNETT	Alfredo Narciso
CHAVEZ	Socorro Santiago

microcrisis was developed at Youngblood and the Ma-Yi Writers Lab.

CHARACTERS

BENNETT

male, any race (30s–50s)

LYDIA

female, any race (20s)

RANDY/CHRISTOPHE

male, any race (20s)

ACQUAH/FRANKFURT/DRUNK/MR. CHAVEZ

male, Black (30s–60s)

CHAVEZ/COLETTE

female, Latinx (30s–50s)

CLARE/BETA TEST/RENEÉ

female, any race (20s–30s)

NEWS ANCHORS double with everyone except Bennett

CASTING NOTE

Cast diverse actors. Given the doubling, Acquah/Frankfurt must be played by a Black actor. Chavez must be played by a Latinx actor. Other than that try to make the cast look reflective of the world we live in. This also includes gender diversity; depending on the actors cast you may adjust pronouns accordingly.

PLACES

Ghana, USA, Monaco

TIME

circa 2012

PRODUCTION NOTE

Fast pace. Faster than thought. Seamless scene transitions.

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Scene 1. Kumasi, Ghana.

Lights up on Acquah. He is poor. He is African. He is a poor African. The lights shine on Acquah like he's the only thing that matters in the whole wide world.

ACQUAH. Hello. I work in the Kumasi central market providing mobile phone service to the businesses there. I pay Vodafone for the monthly service and the people pay me to use my phones. I have two monthly contracts. Each contract costs two cedis per month. Naturally, with two monthly contracts I will also be needing two mobile phones. And I have them. One is a very good Nokia phone. But the other is a Kyocera and that one is not so good.

If the Kyocera breaks down I must try to repair it in the market but I must still pay Vodafone the two cedis per month. During this time I cannot sell service on the Nokia phone because I am too busy repairing this piece of shit Kyocera. So, I am wondering. Can you help me buy a new Nokia phone so I can have two good Nokia phones instead of one good Nokia phone and one piece of shit Kyocera?

The lights expand. We are at Citizen Lend. Lydia is here with Acquah.

LYDIA. Mr. Acquah I'm really glad that you came to see me because this is exactly what Citizen Lend is set up here to do. It's called micro-credit. Citizen Lend interviews everyday Africans like yourself and if we feel you have a good plan we'll grant you a small loan for your business.

ACQUAH. This is not a small loan. A new Nokia phone will cost two hundred cedis.

LYDIA. No worries. Citizen Lend is a social service provider. It's totally nonprofit. We only charge 2% interest, if you can believe it.

ACQUAH. If this is nonprofit then why do you charge 2%? Why not charge 0%?

LYDIA. I don't think we can do that. Can we do that? I'll have to ask my manager if we can negotiate rates.

ACQUAH. This was a joke. 2% is a very good rate. The money lenders charge 30%!

LYDIA. See, that's the beauty of microcredit. That's why everyone should come to Citizen Lend. If everyone came to Citizen Lend we'd all have the money to get a new phone.

ACQUAH. I would not like that. If everyone had the money to get a new phone they would not need my mobile phone service.

LYDIA. No I didn't mean we were trying to close out your business. I just meant that...

ACQUAH. This was a joke.

LYDIA. Oh.

ACQUAH. You must be new to Kumasi.

LYDIA. Totally.

ACQUAH. You are new to Kumasi but you were born elsewhere in Ghana.

LYDIA. Oh, no, I'm like totally new to Ghana. I'm like American.

ACQUAH. This was a joke. Of course you were not born in Ghana!

LYDIA. Mr. Acquah did you want this loan, or...

ACQUAH. Two hundred cedis at 2%? I think I can do it.

LYDIA. Great!

She sticks out her hand. They shake.

Well this is great, Mr. Acquah! This is really exciting for me.

ACQUAH. Exciting for *you*? But you are not the one who is getting this money.

LYDIA. No, I know. But you're actually my very first loan. I found out about Citizen Lend through this listserv? At first I was like—*whoa. Africa. Crazy!* But then I thought: social justice, international travel, maybe some elephants. These are good things. I'm only here for the summer. Come September I've got to haul my ass back to Bennington.

ACQUAH. But don't rush home. Perhaps you'll like Ghana so much that you'll stay.

LYDIA. (*Imitating him.*) This is a joke! (*Laughs.*)

ACQUAH. This wasn't a joke.

LYDIA. ...So if all this sounds good, all you have to do is uh...

Bennett enters and walks right up to them.

Hi, sir, be with you in one minute. (*To Acquah.*) All you have to do is just fill out these forms and...

Bennett sighs.

Sir take a seat.

Bennett doesn't move.

Just fill out these forms and the two hundred cedis are yours.

Acquah looks up at Bennett, who isn't moving.

ACQUAH. Can I...bring this home with me to look?

LYDIA. Sure. Take all the time that you need.

ACQUAH. Yes, thank you. I will be back tomorrow.

LYDIA. Cool. Have a good day Mr. Acquah. Good luck with the business!

Acquah exits.

BENNETT. You just lost a sale.

LYDIA. What's that?

BENNETT. The sale. You blew it.

LYDIA. No, I didn't. He's looking over the loan terms.

Bennett chortles.

I'm sorry, can I help you?

BENNETT. Tell me your monthly loan volume at this location.

LYDIA. Our what?

BENNETT. Can I speak to your manager?

LYDIA. He's out on safari in Kenya. He'll be back in a week.

BENNETT. And what's your name?

LYDIA. Lydia.

BENNETT. Lydia. Nice. Lydia I've done some due diligence on

Citizen Lend and your market share is superb. There's locations in every country in Africa, right?

LYDIA. I'd need to check a directory.

BENNETT. Don't bother; I know. What I don't know is your monthly loan volume at this location and if you don't know then what say we get a ballpark. How many people apply for a loan in a day?

LYDIA. I don't know—twelve? Sorry, are you with Citizen Lend?

BENNETT. Twelve is not bad. And that loan you just lost was for two hundred cedis?

LYDIA. I didn't lose...

BENNETT. What's that in real money?

LYDIA. ... *(To herself.)* Okay.

BENNETT. A little under a hundred and fifty. Now what interest rate are we charging? 9, 10%?

LYDIA. 2%.

BENNETT. TWO PERCENT? Compounded what? Every minute?

LYDIA. I know. Ideally it'd be 0%, but we have to cover our operating costs. "At 2%, we feel that everyday citizens can still have access to credit, and we can keep up with expenses."

BENNETT. What's that from, a brochure?

LYDIA. Training manual.

BENNETT. I smell intern. Are you an intern?

LYDIA. *(Sheepish.)* Yes.

BENNETT. Terrific. A two-hundred-cedi loan compounded annually nets you like two bucks a year. That doesn't cover expenses.

LYDIA. Huh. I never thought about that.

BENNETT. I assume you have donors who make up the difference?

LYDIA. Yes, Citizen Lend is a social service provider. It's totally nonprofit. We only charge 2% interest, if you can believe it.

BENNETT. Training manual?

LYDIA. Brochure.

BENNETT. Listen, your loan volume is decent but if you're relying on donors then you're going to end up like Lehman Brothers. You're

going to end up like Greece. Sure, pre-crisis mom and pop libbers were throwing you money. But after the biggest recession in modern history mom and pop don't have a lot of loose change to feed starving children in Africa.

LYDIA. Oh, we don't feed starving children. Microcredit loans assist impoverished entrepreneurs. Primarily women.

BENNETT. Whatever, sure.

LYDIA. No it's not "whatever." The guy who invented microcredit was awarded the Nobel Peace Prize!

BENNETT. *Thhhbt*. So was Obama. This place is a joke.

LYDIA. *Hey*. This is my job. For the next month.

BENNETT. Lydia, here's the deal. We're going to kick this operation into high gear.

LYDIA. Dude, who the hell are you??

BENNETT. You may be in every country in Africa but what if Citizen Lend was in every *city* in Africa?

LYDIA. That'd be um...good?

BENNETT. What if we lent out to fifty people a day instead of just twelve? What if we lent out thousands of dollars instead of a hundred and fifty? Oh my God, Lydia, what if we threw a loan party and *everyone* came? Lydia what's your manager's name?

LYDIA. (*Blanks for a second.*) ...Franco.

BENNETT. Tell Franco that I have a message.

LYDIA. A message from WHO?!

BENNETT. From Frankfurt Gold Rubin Bank. Maybe you've heard of it? I'm Bennett. I'm Frankfurt Gold Rubin's Chief Investment Analyst.

LYDIA. Whoa. You're a bank guy?

BENNETT. I'm a bank guy.

LYDIA. What are you doing in Ghana?

BENNETT. Shopping, Lydia, I'm shopping. Would you excuse me?

LYDIA. Wait, but what was that message? To Franco?

BENNETT. Ah yes. Tell Franco he's fired. Tell him I'm buying Citizen Lend. Tell him that you're taking over. You are the president now.

microcrisis

by Mike Lew

3 men, 3 women (doubling)

Set fast on the heels of the Great Recession, *microcrisis* hinges on the Nobel Peace Prize-winning concept of microcredit, the small loans to budding entrepreneurs meant to alleviate third-world poverty. This uproarious comedy is about what happens when a banker named Bennett exploits microcredit loans, lumps them into complex financial instruments, and crashes the global economy.

"...the savagery of microcrisis is impressive indeed. ...[a] pungent, cautionary tale... this chilly comedy is dynamic theater..." —**The New York Times**

"Part political satire and part absurdist romp with a dash of vaudeville thrown in, microcrisis takes the measure of the [global] economic fallout by reflecting it in a fun-house mirror. ...Lew's writing is fresh and zesty... a chilling picture of the destruction wreaked by greed..."

—**Time Out New York**

"clever, witty... a sharp[-]tongue[d] satire of the global economic melt-down... microcrisis is as much modern-day history lesson as it is pointed parody about the subprime mortgage lending debacle..."

—**ChicagoTheaterBeat.com**

"Full of a crazy mix of humor and moral outrage... microcrisis drives home its point and...pays off with a windfall of fun and laughs."

—**CurtainUp.com**

Also by Mike Lew
TEENAGE DICK
TIGER STYLE!

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