

## What Is Kiva

Kiva is a non-profit based in San Francisco.

We provide microloans to entrepreneurs around the world that need a small amount of capital to support their business.

That capital is crowdfunded online from a global community of lenders.

Every week Kiva lends ~\$3M to entrepreneurs around the world. The vast majority of that money is “recycled” from loans that have been repaid.



## Kiva US

0% interest loans from  
\$1,000 - \$10,000

No fees

Terms up to 36 months

Crowdfunded by  
borrower's personal and  
professional network as  
well as Kiva lenders from  
around the globe.



## Kiva Capital

Kiva loan capital is **crowdfunded** online from a global community of individuals who want to:

- decrease economic inequality,
- support small businesses, and/or
- maximize the impact of their dollars through “loan recycling!”

Each week, Kiva lenders contribute about \$3,000,000 to entrepreneurs around the world. The vast majority of that money is “recycled” from loans repaid by other business owners.



## Kiva's Underwriting

Kiva aspires to create economic opportunity for entrepreneurs that are unlikely to be approved for capital from mainstream lenders. To do this, they must find new criteria to evaluate “creditworthiness.”

### Traditional criteria

Credit score | Debt to income ratio | Revenue

### Social capital

Social media following | Strength of Kiva profile  
Trustee endorsement | Private fundraising\*



# Some Kiva Wisconsin Trustees

