

GENERAL INTRODUCTION TO

kiva 2019

WHAT IS **kiva** ?

KIVA is a non-profit organization, established in San Francisco, USA that allows lending money to small businesses or entrepreneurs from developing countries through the internet.

Anyone can lend money safely to people they choose on the KIVA website. In about 10 minutes, it is possible to make a loan and when the applicant reimburses the credit, this can be recovered by the lender or put back in circulation through a new credit.

SOME HISTORY OF **kiva**

*The original idea of creating KIVA emerges
in Uganda, Africa.*

And after 14 years KIVA is in:

85

COUNTRIES

5

CONTINENTS

UNTIL THIS YEAR **kiva** HAS COLLECTED AND DISTRIBUTED

US\$ 1.3

BILLIONS OF DOLARS



1.6
MILLIONS OF
INVESTORS



147
LOCAL
ASSOCIATES



725,000
BORROWERS
BENEFICIARIES



96.8%
HIGH PAYMENT
RATE

- USERS REGISTERED IN KIVA: **1,085,997**
- QUANTITY OF LOANS PERFORMED: **371,254**
- PERCENTAGE OF LOANS TO ENTREPRENEURIAL WOMEN: **80.47%**



**“Using KIVA, people with a very
modest amount of money
can make a huge positive impact”**

*William Jefferson Clinton
Former President of USA*

kiva KEYS TO SUCCESS

1 *The **quality** of the Local Associates*

- Only the best institutions can be part of this model.
- Institutions go through rigorous controls and evaluations in order to ensure that they will be reliable, competent and will be able to have a true social impact.
- That is why the highest level of quality must be maintained within the organization and comply with established policies.
- That is why everything possible must be done to exceed expectations between both parts. This is an association that is based on **TRUST!**

kiva KEYS TO SUCCESS

2 *Money is reused infinitely.*

- Most investors re-lend the money refunded.
- That's why the importance of follow-ups. Only through monitoring investors can see the impact of their loans, confirming the generation of a positive impact in the life of the borrower.
- Not only is a relationship created between clients and investors, but also creates an emotional bond between **Prisma de Honduras** and its clients.
- A loyalty and gratitude of the client is established towards **Prisma de Honduras** that before the need of a loan they will come to Prisma.

kiva KEYS TO SUCCESS

3 Connection "Investor + Borrower"

- The social investor lends directly to a person he chose.
- The investor will get to know the person by looking at his picture and reading his story. It becomes almost like a personal loan, the investor is investing in the person and its characteristics, not in any company.
- That is why the importance of creating a good profile (*photo and history*) for identifying the person and knowing their business a little better.
- The investor must get to know the person, where he lives, with whom he or she lives, type of business, in which it will invest the loan and something about of what you expect in the future.

kiva KEYS TO SUCCESS

4 *Balance the market*

- The concept is to obtain capital where there is a lot to place it where it is scarce.
- Obtain capital where it will be used in *unnecessary* consumption to locate it where it will be invested in improving the borrower's living conditions.
- That is why the "*purposes of the loans*" are stimulated so that they obtain a greater positive impact on the quality of life.
- Organizations must reaffirm their social purpose and seek projects of high social impact. Investors absorb the "high risk" of the loans with higher social loans.

kiva SOCIAL PERFORMANCE

*KIVA through **Prisma de Honduras** identifies those loans that will make a social positive impact.*

There are seven (07) areas of Social Performance in consideration:



FOCUS AGAINST
POVERTY



FOCUS ON
VULNERABLE
GROUPS



VOICE OF THE
CLIENT



EMPOWERMENT
OF FAMILIES
AND COMMUNITIES



SUPPORT FOR
BUSINESS



SAVING
FACILITATION



INNOVATION

kiva SOCIAL PERFORMANCE

These are goals that every local partner should have.

Each of these areas allow the opportunity to create a Strategic Plan in order to increase the impact of the institution.



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INNOVATION

THANK YOU VERY MUCH FOR
YOUR ATTENTION

FOR MORE INFORMATION

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