

Kiva Shepherdstown is a new international project started with the goal of alleviating poverty worldwide. Our primary goal is to invest in ways borrowers can have increased financial sustainability. More than 1.7 billion people around the world are unbanked and cannot access the financial services they need. Kiva is an international nonprofit, founded in 2005 in San Francisco, with a mission to expand financial access to help underserved communities thrive. We do this by crowdfunding loans and unlocking capital for the underserved, improving the quality and cost of financial services, and addressing the underlying barriers to financial access around the world. Through Kiva's work, students can pay for tuition, women can start businesses, farmers are able to invest in equipment, a family can have access to water, and families can afford needed emergency care. The ways we can help coincides with Rotary International Causes. Thus far we have invested in 18 people and/or groups across 17 countries around the world.



## Our Causes

Promoting peace

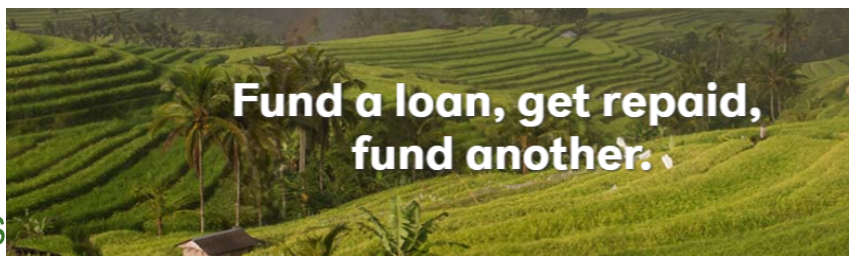
Fighting disease

Providing clean water, sanitation and hygiene

Saving mothers and children

Supporting education

Growing local economies



## How it works

By lending as little as \$25 on Kiva, you can support the causes you care about and make a real personal impact.



### Choose a borrower

Browse by category and find an entrepreneur to support



### Make a loan

Help fund a loan with as little as \$25.



### Get repaid

Kiva borrowers have a 96% repayment rate historically.



### Repeat

Relend your money or withdraw your funds.

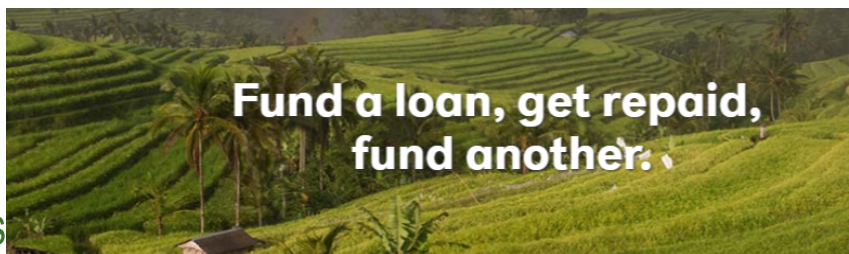


# 100%

of your loan goes to the field.  
We don't take a penny.



loans that change lives



## 1<sup>st</sup> Cycle Updates (As of January 12, 2021)

Total deposits  
**\$1,200**  
Total amount lent  
**\$1,200**  
Credit summary

**18**  
Loans made  
91st%

**\$0.00**  
Avg. donation per \$25 lent  
Details

### Countries & Territories\*

17/76

You've lent to

- |             |             |
|-------------|-------------|
| Albania     | Cambodia    |
| Congo (DRC) | Ghana       |
| Honduras    | Indonesia   |
| Kenya       | Kyrgyzstan  |
| Mali        | Panama      |
| Peru        | Philippines |
| Rwanda      | Senegal     |
| Tajikistan  | Uganda      |
| Vietnam     |             |

### Portfolio distribution

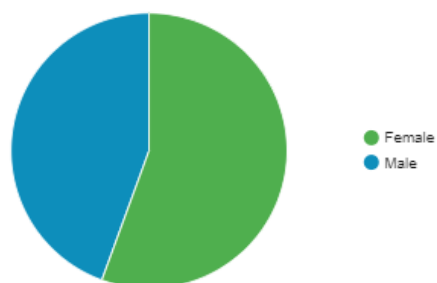
Gender

Location

Sector

Field Partner

Distribution by gender

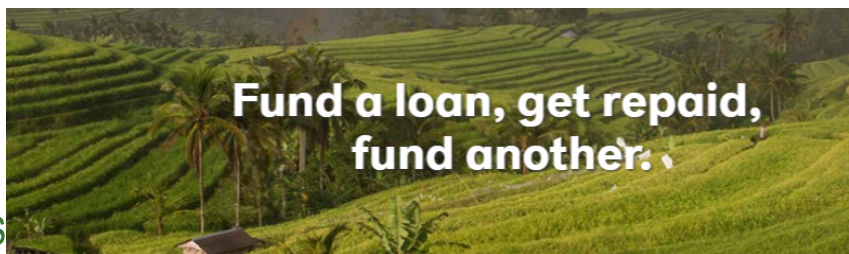


Female	55.56%
Male	44.44%

### Sectors 7/15

You've lent to

- |             |              |
|-------------|--------------|
| Agriculture | Arts         |
| Clothing    | Food         |
| Housing     | Personal Use |
| Services    |              |



## 1st Cycle Loans Overview

18 total borrowers \$1,200 invested.

\$0 Donated to KIVA overhead

### • \$75 Loaned in Cambodia:



Total loan: \$100

Powered by 2 lenders

Ren



Khun Mouk, Kandaek, Prasat Bakong,  
Siem Reap, Cambodia / Home Energy

[Find a new loan](#)

A loan helped to purchase an ACE-1 energy system for lighting, charging, and cooking.

#### Ren's story

Ren is a 32-year-old woman who lives with four other family members in a multi-bedroom house that has access to electricity. She is employed, but she struggles with paying for charcoal, gas, wood, and other energy expenses. Ren spends a total of 25 USD per month on all of her fuel and electricity expenses.

She purchased the ACE-1 cookstove to help her family save money every month on fuel. They will also be able to access solar electricity for charging their mobile devices anytime for free. The ACE-1 clean cookstove is powered by biomass and solar energy.

For more information on the ACE-1 cookstove, please visit [www.africancleanenergy.com](http://www.africancleanenergy.com) and Facebook @African Clean Energy.

#### This loan is special because:

**It provides communities with energy saving cookstoves that also reduce pollution.**

#### Loan details



#### Loan length:

**13 months**

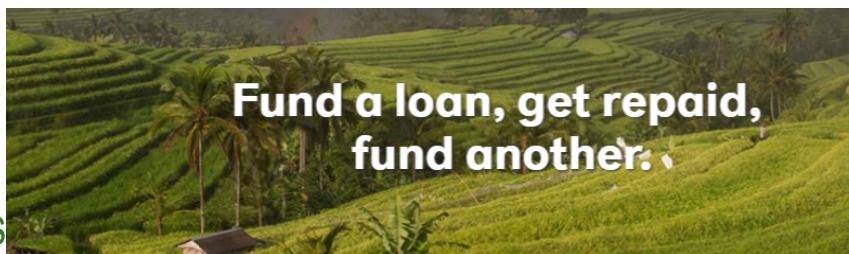
Repayment schedule: Irregularly  
Disbursed date: December 21, 2020  
Funding model: Fixed  
Partner covers currency loss? N/A  
Facilitated by Field Partner:  
**African Clean Energy (ACE)**  
Is borrower paying interest? Yes  
Field Partner risk rating: ⚠

**Field Partner: African Clean Energy (ACE)**

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.





## • \$100 Loaned in Cambodia:



Total loan: \$150  
Powered by 3 lenders

### Chhorn's Group



[Kandal, Cambodia](#) / Home Appliances

[Find a new loan](#)

A loan helped a member to buy a water filter to provide safe drinking water for her family.

#### Chhorn's Group's story

Chhorn's group lives in a rural village in Kandal Province in Cambodia. Chhorn makes a living by cultivating rice and doing extra work as a farmer to support her family. In her village there is no reliable access to safe, clean drinking water.

Having a water filter at home will help Chhorn safeguard the health of her family, save money on medical expenses, and save time collecting fuel and boiling water.

In this group: Chhorn, Neang, Panha

#### This loan is special because:

**It provides low-income households with access to clean drinking water.**

#### Loan details



#### Loan length:

**6 months**

Repayment schedule: Monthly

Disbursed date: January 5, 2021

Funding model: Fixed

Partner covers currency loss? Partially

Facilitated by Field Partner: iDE Cambodia

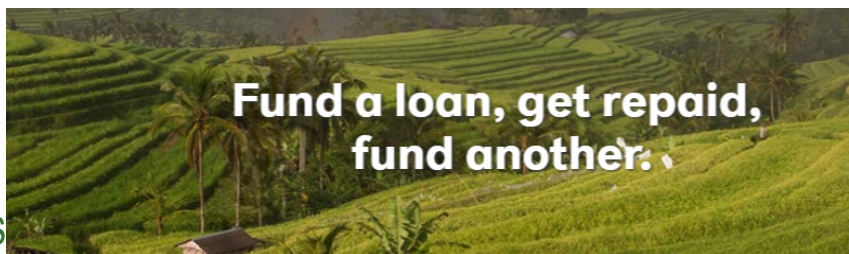
Is borrower paying interest? Yes

Field Partner risk rating: ★ ★

Field Partner: iDE  
Cambodia

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be



## • \$100 Loaned to Indonesia:



**28%** funded

29 days left

\$625.00 to go

Total loan: \$875

Powered by 6 lenders

**Sainah**



Serang, Indonesia / Personal Housing Expenses

You've supported this loan

\$25 ▼

**Lend now**

**A loan of \$875 helps to build a water pump and water tank for her family.**

### Sainah's story

Good day, lenders! Meet one of KBMI's clients, Sainah. She is 54 years old and married, with two sons and two daughters. Sainah runs a business of selling household equipment, and her husband runs a business of waste management. They would like to improve their living conditions and create a happy and healthy life for their children.

Sainah has asked for a loan of 12,100,000 Indonesian rupiahs (IDR) from KBMI. This loan will be used to build a water pump and water tank for her family. Today, her family has no access to a water source or water reservoir for their home, and they must rely on the river for bathing. Her family income is insufficient to build them, but Sainah will be able to repay the loan received by using the profits generated from her business.

She and her family want to live a healthy life with clean water. Sainah is very grateful for the opportunity and wants to thank all the lenders.

### Loan details



Loan length:

**38 months**

Repayment schedule: Monthly

Disbursed date: December 16, 2020

Funding model: Fixed

Partner covers currency loss? Partially

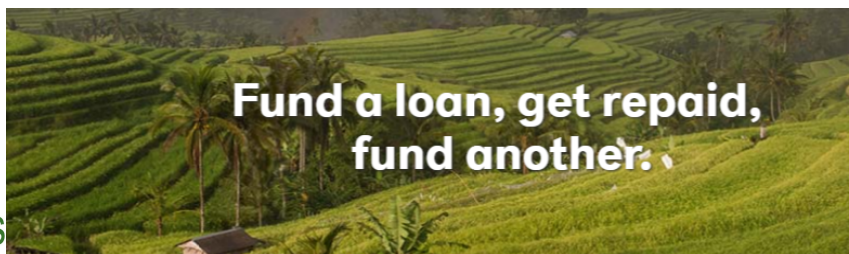
Facilitated by Field Partner:

**Koperasi Syariah Benteng Mikro Indonesia (BMI)**

Is borrower paying interest? Yes

Field Partner risk rating: ★ ★ ★

**Field Partner: Koperasi  
Syariah Benteng Mikro  
Indonesia (BMI)**



## • \$100 Loaned to Peru:



**16%** funded

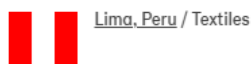
29 days left

\$8,350.00 to go

Total loan: \$10,000

Powered by 57 lenders

**Fernando**



You've supported this loan

\$25 ▼

Lend now

A loan of \$10,000 helps to invest in building a new workshop for his business.

### Fernando's story

Fernando, shown here with his wife, Gladys, is an artisan from Peru who specializes in alpaca apparel. He would like to invest in building a new workshop for his business.

Fernando has been selling through NOVICA since 2011. This is his story:

"My artistic origins come from my family. My uncles worked in textiles, and little by little they introduced me to this world," recalls Fernando. "I love being able to translate materials into beautiful designs. My work means everything to me; it's what I love and cherish, and I love the fact that I can provide for my family thanks to it."

"Currently my workshop is located in a rented house in a high-risk area for strong seismic movement. I have obtained a piece of land a few blocks from it to be able to install my own workshop, and I have invested my savings to buy it, but I need support to be able to start the construction. That's why I come to you. It goes without saying that I will be very grateful for your support, as it will help me to fulfill one of my greatest dreams."

Use the link below to view Fernando's alpaca apparel on the NOVICA site:  
<http://www.novica.com/kiva/7883/>

[Show currently repaying previous loan details](#)

### Loan details



**Loan length:**

**15 months**

Repayment schedule: At end of term

Disbursed date: February 15, 2021

Funding model: Fixed

Partner covers currency loss? N/A

Facilitated by Field Partner: Novica

Is borrower paying interest? No

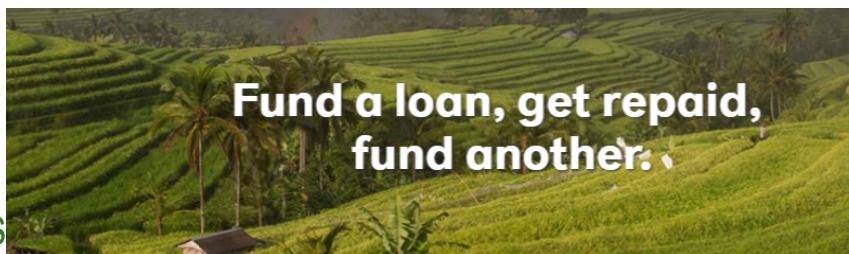
Field Partner risk rating: ★ ★

**Field Partner: Novica**

### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.





- **\$50 Loaned to Ghana:**



## Paying back

**0%** repaid

\$175.00 to go

Total loan: \$175

Powered by 5 lenders

### Millicent



Wa West, Ghana / Services

[Find a new loan](#)

A loan helped to expand her mobile-money business.

#### Millicent's story

Millicent is a 20-year-old entrepreneur who lives with her two children in the Wa West District in Ghana.

Millicent is requesting a Kiva loan to expand her mobile-money business. She plans to use the profit she earns to pay her school fees. To repay the 'social interest' on her loan, she will volunteer two and a half hours as a CAMFED Peer Educator, leading life skills sessions for students in local schools. She will cover topics such as rights and choices, choosing a career path, and active citizenship.

#### This loan is special because:

**It helps borrowers withstand negative economic impacts of the COVID-19 pandemic.**

#### Loan details



#### Loan length:

**14 months**

Repayment schedule: Irregularly

Disbursed date: December 18, 2020

Funding model: Fixed

Partner covers currency loss? Partially

Facilitated by Field Partner: Camfed Ghana

Is borrower paying interest? No

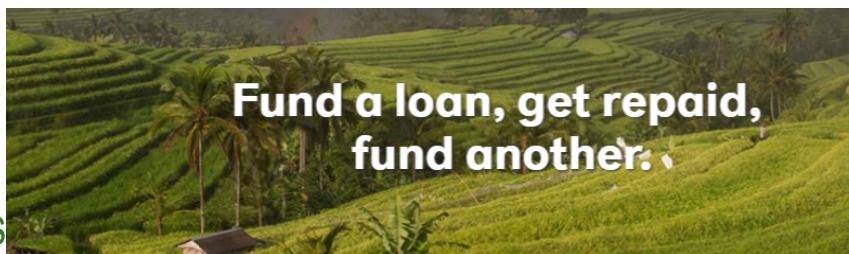
Field Partner risk rating: ★ ★ ★

Field Partner: Camfed Ghana

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your





## • \$75 Loaned to Mali:



8% funded

27 days left

\$3,600.00 to go

Total loan: \$3,925

Powered by 11 lenders

### Tiessiri-Ton Group



[FARAKALA, Mali](#) / Animal Sales

You've supported this loan

\$25 ▼

Lend now

A loan of \$3,925 helps a member to buy livestock to resell and to provide for his family.

#### Tiessiri-Ton Group's story

Abdramane, age 23, is a farmer who fattens cattle during the dry season. He is married and the father of two children, ages four and two.

Abdramane has been fattening cattle for five years. He gets his animals from the local livestock market. He borrows from RMCR in order to buy more cattle to fatten. He dreams of becoming an expert in this field, so he can provide for his family, especially in terms of education and healthcare for his children.

Wholesalers purchase cattle from Abdramane. Currently, the challenge facing his business is the falling sale price of cattle. Abdramane has projected profits of 145,000 francs every four months.

Due to COVID-19, he is the only person in the photo.

In this group: Bouakary, Diakalia, Lassina, Abdramane

[Show repaid previous loan details](#)

Translated from French by [Kiva volunteer](#) Alistan Hadley. [View original](#)

#### Loan details



#### Loan length:

6 months

Repayment schedule: At end of term

Disbursed date: December 16, 2020

Funding model: Flexible

Partner covers currency loss? No

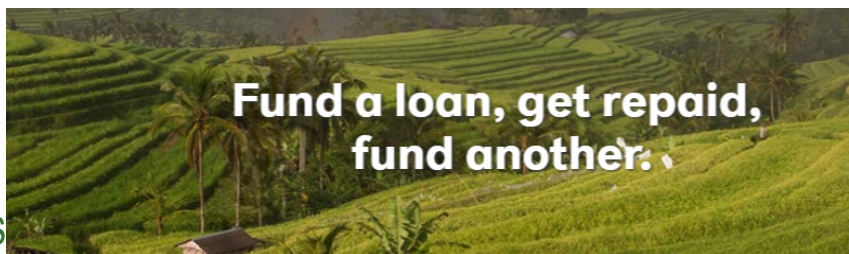
Facilitated by Field Partner:

Réseau de Micro-institutions de Croissance de Revenus (RMCR)

Is borrower paying interest? Yes

Field Partner risk rating: ★ ★

Field Partner: Réseau de Micro-institutions de Croissance de Revenus (RMCR)



**Fund a loan, get repaid,  
fund another.**

## • \$100 Loaned to Panama:



Powered by [40 lenders](#)

**Eloy**



[Santa Librada, Panama](#) / Cattle

[Find a new loan](#)

**A loan helped to buy four calves to raise and sell.**

### Eloy's story

Meet Eloy, a young Panamanian farmer who learned the principles of hard work and integrity at a very early age. He lives with his mother in a rural community in eastern Panama. Eloy is 18 years old and works as a saw operator at a local wood company. Following his entrepreneurial spirit and the encouragement of his older brothers, he has decided to enter in the cattle business and start generating revenue for himself, as well as to support his mother with buying a house.

With this loan, young Eloy is planning to buy four young calves to raise and sell at the local cattle market. This is something that Eloy has learned from his older brothers who have dedicated themselves to this business for the past couple of years and are willing to guide Eloy in this new endeavor.

Thank you for contributing to Eloy's first Kiva loan and supporting financial inclusion in rural communities that have been historically excluded from basic financial services.

**This loan is special because:**

**It helps unbanked communities  
in rural areas gain access to  
financial services.**

### Loan details



**Loan length:**

**20 months**

Repayment schedule: **Monthly**

Disbursed date: **February 5, 2021**

Funding model: **Fixed**

Partner covers currency loss? **N/A**

Facilitated by Field Partner: **Global Brigades Inc.**

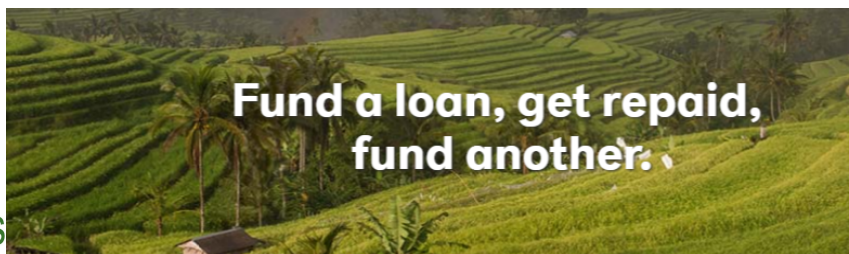
Is borrower paying interest? **Yes**

Field Partner risk rating: ★ ↗

**Field Partner: Global  
Brigades Inc.**

### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.



**Fund a loan, get repaid,  
fund another.**

## • \$50 Loaned to Kenya:



### Funded

Total loan: \$425

Powered by 15 lenders

### Eunice's Group



Teso, Kenya / Farming

[Find a new loan](#)

A loan helped a member to purchase hybrid seeds and fertilizer to improve harvests of maize.

#### Eunice's Group's story

Pictured above is Eunice, often described as an extremely experienced farmer. She is 43 years old and has eight children. As a group leader, she is representing her group of 10 farmers in Teso District, Kenya.

Eunice is returning this season to work with One Acre Fund again, as this means that she is able to earn enough to feed her family, which is why she decided to join in the first place. Eunice says that she is happy to have made that decision because, since she first joined in 2017, she has been able to consistently feed her family, which has improved her day-to-day life significantly. Eunice will use the profits from this season to send her children to school.

The group will use this loan to purchase seeds and fertilizer to plant a total of 6.5 acres. Given that some members of the group will also be purchasing a solar light with this loan, the group will also receive a total of two solar lights.

In this group: Eunice, Faith, Beatrice, Godfrey, Kevin, Collins, Everton, Geoffrey, Cornel, Judy

#### This loan is special because:

**It supports smallholder farmers to purchase seeds and solar lanterns.**

#### Loan details



#### Loan length:

**11 months**

Repayment schedule: At end of term

Disbursed date: February 17, 2021

Funding model: Flexible

Partner covers currency loss? Yes

Facilitated by Field Partner: One Acre Fund

Is borrower paying interest? Yes

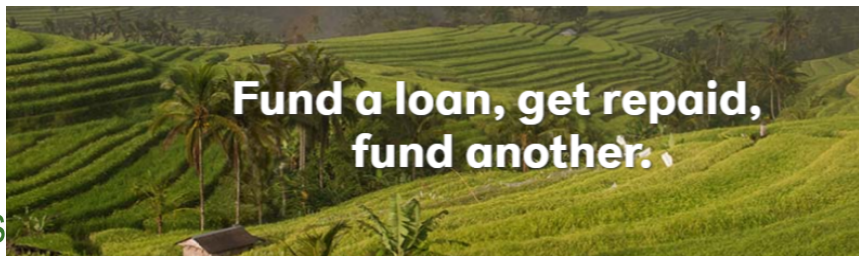
Field Partner risk rating: ★ ★ ★ ★

#### Field Partner: One Acre Fund

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.





## • \$50 Loaned to Senegal:



### Paying back

0% repaid

\$3,675.00 to go

Total loan: \$3,675

Powered by 106 lenders

### 04\_Tawa Group



Senegal / Livestock

Find a new loan

A loan helped a member to buy sheep.

#### 04\_Tawa Group's story

Since its creation in May 2015, this group has been made up of supportive and very dynamic women who are mainly active in trade and fattening.

Nogaye, standing to the right of the photo with her hand raised, is the representative of the group. She is 46 years old, married and mother of 6 children including 3 boys. She is active in fattening and has extensive experience in the sector.

With her new loan, she plans to buy sheep that she will fatten up and then resell after a few months. The remainder of the loan will be used to purchase animal feed.

With the profits she will earn, she plans to strengthen her business by purchasing more sheep.

In this group: Bousso, Bintou, Nogaye, Wore, Absa, Fatou, Khady

Translated from French by [Kiva volunteer](#) Caitlin LeClair. [View original language description.](#)

#### This loan is special because:

**It empowers women working in agriculture in rural Senegal.**

More about this loan

#### Loan details



#### Loan length:

**8 months**

Repayment schedule: At end of term

Disbursed date: December 28, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: CAURIE Microfinance

Is borrower paying interest? Yes

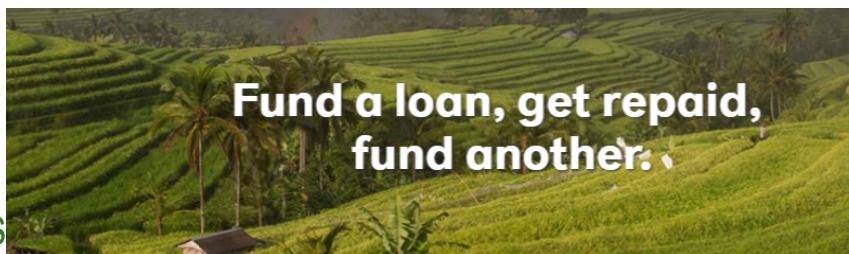
Field Partner risk rating: ★ ★ ★ ★

**Field Partner: CAURIE Microfinance**

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.





**Fund a loan, get repaid,  
fund another.**

## • \$25 Loaned to Krygyzstan:



### Paying back

**0%** repaid

\$200.00 to go

Total loan: \$200

Powered by 8 lenders

### Aigerim



Chatkal district, Jalalabad region,  
Kyrgyzstan / Livestock

[Find a new loan](#)

**A loan helped to buy some livestock to increase her income  
from livestock breeding.**

#### Aigerim's story

Aigerim, 34, is married and has 4 children. She has a high school education and makes a living from farming. She has been engaged in farming for fifteen years.

Through her hard work and thanks to her husband's help, Aigerim now has ten sheep and a horse. To be able to expand her farming business, she is requesting a loan of 15,000 KGS to be able to buy some more livestock and increase her income from livestock breeding. She plans to reinvest the money and renovate her home.



Translated from Russian. [View original language description.](#)

#### This loan is special because:

**The borrower receives a lower  
interest rate to fund their  
agriculture activities.**

#### Loan details



#### Loan length:

**14 months**

Repayment schedule: Monthly

Disbursed date: December 17, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: Bai Tushum Bank

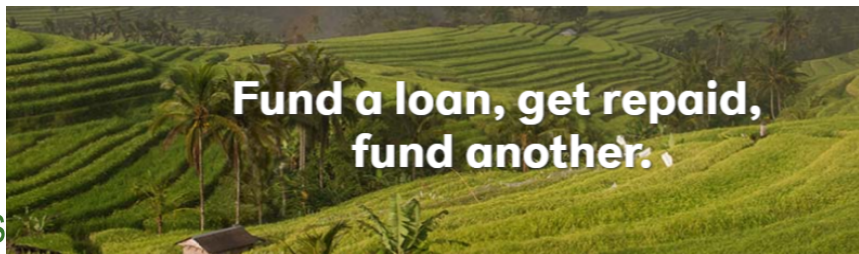
Is borrower paying interest? Yes

Field Partner risk rating: ★ ★ ★ ★

#### Field Partner: Bai Tushum Bank

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.



## • \$100 Loaned to Albania:



**Paying back**

**0%** repaid

\$3,000.00 to go

Total loan: \$3,000

Powered by 103 lenders

**Klodiana**



Korce, Albania / Farming

[Find a new loan](#)

A loan helped to buy different vegetable seeds for planting and to lease land next to her family's land in order to expand her family's agricultural business.

### Klodiana's story

Klodiana is a 32-year-old village woman. Despite her tough exterior, she is a very tender mother, wife and daughter-in-law. She lives with her five-year-old daughter (seen in the photo with her), her newborn daughter, her husband and his elderly parents in a detached house.

Klodiana takes care of the house, her elderly in-laws and her young daughters, while her husband tries to provide for his family by doing different agricultural activities and working with his tractor on the land of people in his village and in nearby villages.

Klodiana wants to help her husband buy different vegetable seeds for planting and to lease land next to her family's land. "When I first had Kiva lenders' support, around two years ago, my husband was very skeptical about the idea of owing money to other people. But thanks to the equipment we added to our tractor, he was able to provide for us, even during the pandemic season when we could not sell any fruit or vegetables. Most of our family's land is planted with plums and apple orchards, so we currently plant few vegetables. I was thinking that if we lease some land, we will be able to plant more and provide more for our family!" said Klodiana, optimistic for the future.

Klodiana thanks you all for the support and wishes a prosperous new year to all Kiva lenders who are helping people like her to dream bigger!

[Show currently repaying previous loan details](#)

### Loan details



**Loan length:**

**38 months**

Repayment schedule: Monthly

Disbursed date: December 7, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: Agro & Social Fund

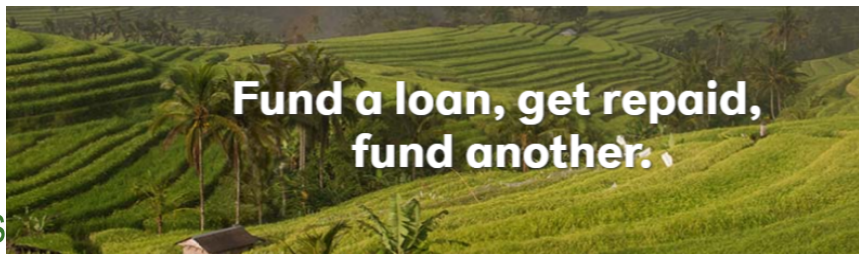
Is borrower paying interest? Yes

Field Partner risk rating: ★ ★ ★

**Field Partner: Agro & Social Fund**

### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.



**Fund a loan, get repaid,  
fund another.**

## • \$100 Loaned to DRC:



**Paying back**

**0%** repaid

\$1,400.00 to go

Total loan: \$1,400

Powered by 43 lenders

**Famille Fakage Group**



IDJWI, Congo (DRC) / Food  
Production/Sales

[Find a new loan](#)

A loan helped a member to purchase a flour mill and flour.

### Famille Fakage Group's story

Christian was a motorist before he discovered, three years ago, that a flour mill was also an income-generator. So, he purchased a mill for two and today has his own mill which helps his children survive.

With the loan solicited, he will purchase a new mill and sell flour - especially during this recession period where there is a lack of manioc.

In this group: Christian, Tazama



Translated from French by [Kiva volunteer](#) Yvette Jackson. [View original language description.](#)

### This loan is special because:

**It helps small businesses in Eastern Congo access financial services.**

### More about this loan

### Loan details



#### Loan length:

**14 months**

Repayment schedule: Monthly

Disbursed date: December 10, 2020

Funding model: Flexible

Partner covers currency loss? N/A

Facilitated by Field Partner:

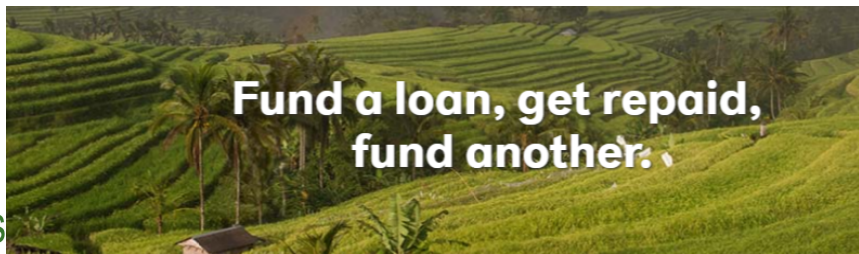
Programme d'Appui aux Initiatives de Développement Economique au Kivu (PAIDEK)

Is borrower paying interest? Yes

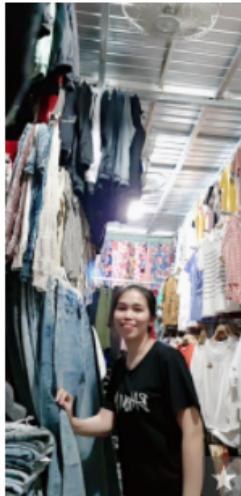
Field Partner risk rating: ★ ↓

**Field Partner: Programme d'Appui aux Initiatives de Développement Economique au Kivu (PAIDEK)**

#### Repayment schedule



## • \$50 Loaned to Vietnam:



**69%** funded

28 days left

\$275.00 to go

Total loan: \$900

Powered by 23 lenders

**Linh**



Bo Trach, Quang Binh, Vietnam /  
Clothing Sales

You've supported this loan

\$25 ▼

**Lend now**

A loan of \$900 helps to pay for more clothes such as jeans, pulls, T-shirts, and jackets to sell.

### Linh's story

Linh is a 23-year-old woman. She is married and has a kid. She is now living with her husband and her child in a rural area in Quang Binh. She is a hardworking and enthusiastic woman. She earns her living by small business.

Currently, she wants to buy more clothes such as jeans, pulls, T-shirts, and jackets to sell but she lacks capital. Therefore, she applied to QBWDF for a loan. With support from her husband, she can repay the loan.

### This loan is special because:

**It empowers female entrepreneurs living in remote rural communities.**

Kiva staff

### More about this loan

### Loan details



#### Loan length:

**26 months**

Repayment schedule: Monthly

Disbursed date: November 19, 2020

Funding model: Fixed

Partner covers currency loss? Partially

Facilitated by Field Partner:

Quang Binh Women Development Fund

Is borrower paying interest? Yes

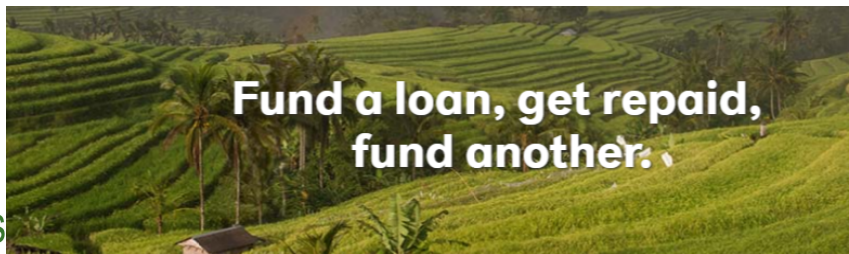
Field Partner risk rating: ★ ★

**Field Partner: Quang Binh Women Development Fund**

### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and may





## • \$25 Loaned to Uganda:



### Paying back

0% repaid

\$950.00 to go

Total loan: \$950

Powered by 36 lenders

### Tek Itic Vsia Group



Agago, Uganda / Animal Sales

Find a new loan

A loan helped a member to buy piglets, kids and chicken for rearing.

#### Tek Itic Vsia Group's story

Fatuma is 24 years and lives in Agago. She is married, with four children all attending school.

Fatuma grows soya, cow peas and maize with a retail shop where she gets additional income, with the support of her husband, who is also a farmer.

She is requesting a loan from VisionFund to buy piglets, kids, and chicks for rearing. She intends to sell them when they are grown up at a higher price to get a good margin.

Her dream is to establish a big farm and to become a commercial farmer.

She thanks Kiva for supporting her.

In this group: Samuel, Hellen, David, Alice, Fatuma, Edward, Fred

#### This loan is special because:

**It helps farmers in Uganda increase their income and provide for their families.**

#### Loan details



#### Loan length:

**10 months**

Repayment schedule: Irregularly

Disbursed date: November 23, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: VisionFund Uganda

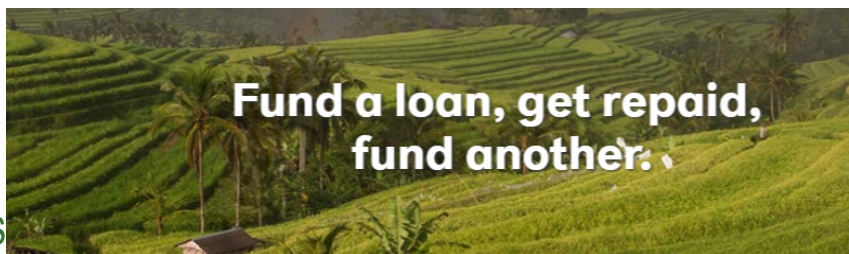
Is borrower paying interest? Yes

Field Partner risk rating: ★ ↓

#### Field Partner: VisionFund Uganda

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.



## • \$50 Loaned to Honduras:



**92%** funded

Only 3 days left!

\$100.00 to go

Total loan: \$1,250  
Powered by 31 lenders

**Gustavo**

Santa Cruz de Yojoa, Honduras /  
 Farming

You've supported this loan

\$25 ▼

**Lend now**

A loan of \$1,250 helps to buy fertilizers and manure for his crops to ensure a very good yield.

### Gustavo's story

Gustavo lives with his family in the village of Aldea Nueva Esperanza. He earns a living in agriculture, this being his main source of income. He grows pineapple of high quality as he tends his crops properly so that he can then sell at an excellent price. He is very responsible with his work and enjoys giving his crops optimal maintenance.

He is requesting this loan to buy fertilizers and manure for his crops in order to ensure a very good yield. He is very satisfied with the kindness and good service he's received from Prisma and Kiva, and very grateful for the support received. Gustavo's dream is to have a good yield.

Santa Cruz de Yojoa, Honduras.  
Noviembre 2020

Translated from Spanish. [View original language description.](#)

### This loan is special because:

**It has a below-market interest rate and is repaid at harvest, when farmers can more easily repay.**

### Loan details



#### Loan length:

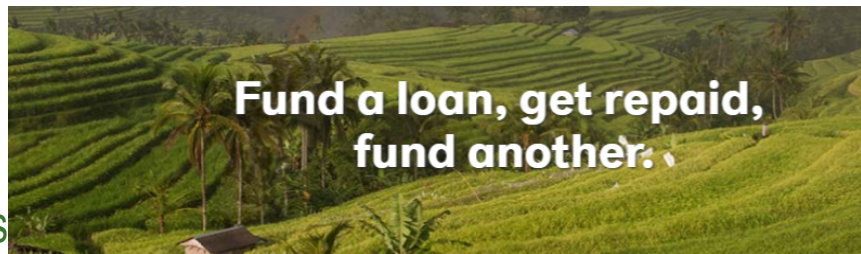
**17 months**

Repayment schedule: At end of term  
Disbursed date: November 30, 2020  
Funding model: Flexible  
Partner covers currency loss? No  
Facilitated by Field Partner: Prisma Honduras  
Is borrower paying interest? Yes  
Field Partner risk rating: ★ ★ ★ ↓

**Field Partner: Prisma Honduras**

#### Repayment schedule

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- **\$50 Loaned to Philippines:**



## Paying back

0% repaid

\$425.00 to go

Total loan: \$425

Powered by 14 lenders

**Nancy**



Liloan, Cebu, Philippines / Pigs

Find a new loan

A loan helped to buy feeds, vitamins and other supplies to raise her pigs.

### Nancy's story

Nancy is 60 years old and married with two children. She is in the agricultural business raising pigs in the Philippines.

Nancy requested a PHP 20,000 loan through NWTF to buy feeds, vitamins and other supplies to raise her pigs. She has been raising pigs for 20 years now, and has borrowed 9 times in the past from NWTF to sustain it.

In the future, Nancy would like to save enough money so that she can afford sending her children to college.

### This loan is special because:

**It helps this borrower grow their business.**

### Loan details



#### Loan length:

**11 months**

Repayment schedule: Monthly

Disbursed date: October 21, 2020

Funding model: Flexible

Partner covers currency loss? Yes

Facilitated by Field Partner:

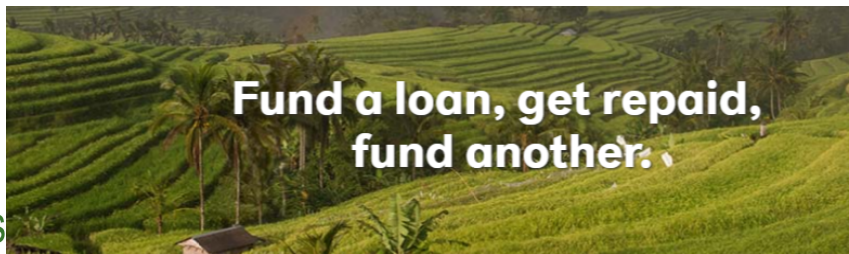
Negros Women for Tomorrow Foundation (NWTF)

Is borrower paying interest? Yes

Field Partner risk rating: ★ ★ ★ ★ ★

**Field Partner: Negros Women for Tomorrow Foundation (NWTF)**





## • \$50 Loaned to Rwanda:



### Paying back

0% repaid

\$5,200.00 to go

Total loan: \$5,200

Powered by 144 lenders

### Abadatezuka Cb Group



Rwanda / Fruits & Vegetables

Find a new loan

A loan helped a member to buy more bananas and plantains.

#### Abadatezuka Cb Group's story

Violette is 39 years old, married, and has four children between the ages of 2 and 16. Her husband is a farmer. For the past seven years, she has been selling foodstuffs.

Violette is the leader of the Abadatezuka CB Group (which means "trusted people" in English). The group members sell different items and own a variety of businesses.

Violette will use her loan to buy more bananas and plantains to sell in her community. She will use the profits from her sales to buy assets. Violette is grateful for the support of the lenders.

Due to the global pandemic, Urwego was not able to get a photograph of all of the group members. For this reason, a photograph of only one representative was taken.

In this group: Marie, Stephanie, Annonciathe, Xavoline, Violette, Damascene, Emmanuel, Frederic, Belancille, Felicien, Froduard, Balthazar, Emmanuel, Jacqueline, Jean, Fabien, Vestine, Jean, Damascene, Claude, Alphonse, Elie, Francois, Domitille, Claude, Christine

#### This loan is special because:

**It provides financial opportunities to riskier Rwandan entrepreneurs who rely on social collateral.**

#### Loan details



#### Loan length:

**6 months**

Repayment schedule: Monthly

Disbursed date: November 12, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: Urwego Bank

Is borrower paying interest? Yes

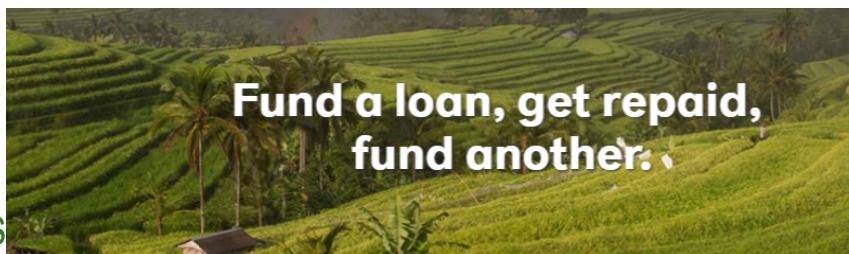
Field Partner risk rating: ★ ★ ↓

#### Field Partner: Urwego Bank

#### Repayment schedule

\*This loan is impacted by the COVID-19 crisis and your support is needed more than ever. Repayments may be delayed or lower than expected.





- **\$50 Loaned to Tajikistan:**



### Paying back

0% repaid

\$800.00 to go

Total loan: \$800

Powered by 28 lenders

### Davlatoy

 Khuroson, Tajikistan / Farming



Find a new loan

A loan helped to buy seeds and mineral fertilisers in order to get a rich and high-quality harvest.

#### Davlatoy's story

Davlatoy is very grateful for the support provided and has used her previous loan.

Davlatoy is also engaged in field crop cultivation. She has been working on the land and growing vegetables for 12 years.

She is now applying for a loan to buy vegetable seeds in order to get a high-quality and rich harvest.

Davlatoy is grateful to you in advance.

[Show currently repaying previous loan details](#)



Translated from Russian by [Kiva volunteer](#) Liubov Parsons. [View original language description.](#)

#### This loan is special because:

**It supports the well being of women and their families.**

#### Loan details



#### Loan length:

**14 months**

Repayment schedule: Monthly

Disbursed date: November 18, 2020

Funding model: Flexible

Partner covers currency loss? No

Facilitated by Field Partner: Humo

Is borrower paying interest? Yes

Field Partner risk rating: ★ ★ ★ ★

#### Field Partner: Humo

#### Repayment schedule

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