



Learn more about how Kiva City works and what you can do to bring Kiva to your city!

To date, Kiva has expanded through MFI partners to serve borrowers in cities where those field partners have branches.



Now, Kiva can expand to any city across America by creating a Kiva City partnership alliance.



WHAT KIVA CITY ACHIEVES

- Kiva City expands microfinance in the U.S. to include new types of local partners, whether they are civic groups, community organizations or non microfinance-based financial institutions in order to reach more small business owners across America.
- This will significantly scale the ability of microfinance to promote growth and job creation in the cities and towns of greatest need across America. Without Kiva City, these regions wouldn't otherwise be served by microfinance loans for years to come.
- Made possible by our Visa partnership to help U.S. Small Business, Kiva City allows our community of lenders to help more small businesses across the United States, one city at a time.



KIVA CITY APPLICATION

- **Community Organizations** can apply at kiva.org/kivacity to propose a partnership with Kiva in your city. By the end of August 2011, Kiva will reach out to all Community Organizations applicants to form partnership alliances in your city.
- For **Financial Institutions**, please apply to participate in Kiva City by referring small business owners to Kiva City – or – if you are a bank that administers loans under \$10,000 to small business owners, partner directly with Kiva as a Field Partner.
- When Kiva brings together a partnership alliance in a city that consists of: a **Civic Leader, Community Organization** and **Financial Institution**, that city will be announced as an upcoming Kiva City.

BUILDING A KIVA CITY

1. **Civic Leaders** generate support for Kiva City by publicly declaring their commitment to reach small businesses in need with microfinance loans.
2. The **Community Organization** recruits a dedicated, qualified **Business Outreach Team**, a network of small business leaders, networking groups, and bank partners.
3. The **Business Outreach Team** conducts outreach and application assistance to small business owners in their existing networks and conducts the business referral process to the **Financial Institution** for a loan of \$10,000 or less.
4. The **Financial Institution** (in many cases, the regional Kiva Field Partner) qualifies loan applications, conducts document collection, finalizes approvals, and fully administers the loan from disbursement through repayments.
5. **Kiva** posts the profiles on kiva.org of small business owners whose loans are approved and funded through Kiva City.



PARTNER RESPONSIBILITIES

Whereas Kiva has traditionally worked with microfinance institutions that conduct all of the activities required to fund a loan on Kiva, Kiva City relies on a partnership alliance that is composed of local organizations based on a division of responsibilities.

1. Civic Leader

- Mayors, State and Congressional Representatives, and other elected officials can support Kiva City by publicly declaring their commitment to reach small businesses in need with microfinance loans, assisting in the process of forming a partnership alliance, and spreading awareness of Kiva City through press opportunities and local events.

2. Community Organization

- The lead partner that creates a Business Outreach Team to coordinate efforts to raise awareness among small businesses through their existing networks as well as by engaging organizations that work with small businesses on a regular basis, including: business incubators, local banks, trade associations, governmental organizations, small business assistance programs and Chambers of Commerce.
- Coordinate trainings of all members of the small business alliance on how to collect qualified new loan applications, and submit them to a local Financial Institution or via ACCION USA's AUSA online lending application (accionusa.org/apply)

3. Financial Institutions (including Kiva Field Partners)

- Train Business Outreach Team on loan qualification procedures and referral process.
- Maintain ongoing communication and feedback with the Community Organization and Business Outreach Team regarding the loan application quality and status.
- Qualify and administer loans directly to small business owners and post loans to Kiva.org.
- *Financial Institutions that do not provide microfinance loans can serve as a referral partner to ACCION USA using the AUSA Online Lending Application, or the regional Field Partner.*

4. Kiva

- Provide outreach to city government, foundations, & other supporters to promote Kiva City.
- Create communications materials, presentations and collateral materials for the local partners to generate awareness of microfinance in their Kiva City.
- Build a webpage on Kiva.org focused exclusively on each Kiva City.
- Promote Kiva City through social media channels, and on Kiva.org.