



## CHANGE THE WORLD, ONE LOAN AT A TIME

### Microfinance

Microfinance is the supply of loans, savings, and other basic financial services to the poor.

Since the poor are rarely able to access credit through formal financial markets, these services have proven to be a powerful instrument for poverty reduction.

### Kiva

Kiva is the world's first person-to-person micro-lending website, which empowers individuals to lend directly to unique entrepreneurs in the developing world. Kiva's mission is "to connect people through lending for the sake of alleviating poverty."

### How Does Kiva Work?

- 1) You **choose an entrepreneur** to lend to, and lend \$25 or more (the entire \$25 goes to the entrepreneur)
- 2) Your loan is distributed to the entrepreneur through one of our Microfinance partners in the field
- 3) **Updates** are posted on your entrepreneur and you can track their progress
- 4) Over time, the **entrepreneur repays the loan**, and you can re-lend or withdraw the funds



### Campus Kiva

Campus Kiva brings micro-lending to a whole new level: giving students the opportunity to play a direct role in changing lives. Our mission is to educate students about the potential impact of microfinance and to encourage micro-lending through Kiva's lending teams.

Through an international network of university chapters, Campus Kiva provides students with the perfect avenue to channel their desire to make a difference. Campus Kiva provides its chapters with the infrastructure and resources they need to establish a permanent presence on campus. The program offers its chapters a variety of opportunities to participate in a variety of activities and competitions, and strongly encourages intra-university collaboration.

In the Fall of 2008, Campus Kiva officially launched at 20 university campuses world-wide and is continuing to grow.

### Get Involved!

Now you have the chance to get involved in the cutting edge of economic development. By participating in Campus Kiva at your school, you can help those in need while having fun with fellow students!

For more information about Campus Kiva, or if you'd like to start a chapter at your school, please contact Morgan Lucas: [Morgan.lucas17@gmail.com](mailto:Morgan.lucas17@gmail.com)