

## Kiva Lending Questions

Making a Kiva loan to an entrepreneur with the money we have raised requires careful consideration. The questions in the following table—which you can answer by doing a bit of online research—will help you determine whether or not your lending team is making a good decision in regard to the country, entrepreneur, and Kiva Field Partner you will be working with, as well as the terms of the loan you are considering.

Basic Questions	Intermediate Questions	Advanced Questions
<b>Country Profile</b>		
<ul style="list-style-type: none"> <li>• What is the GDP per capita (a rough way to estimate the average income of residents) for this country?</li> <li>• What is the average life expectancy for residents in this country? Is the life expectancy different for men and women?</li> <li>• What percentage of people live in poverty in this country?</li> <li>• How would your life change if you were living in this country?</li> </ul>	<ul style="list-style-type: none"> <li>• How do people make a living in this country?</li> <li>• Does this country have any valuable natural resources it can use to make money?</li> <li>• Do people living in this country have access to a free public education or adequate health care?</li> <li>• What is the infant mortality rate (the percentage of infants under the age of one who die) in this country?</li> <li>• How does the world community feel about this country? Does it have the support of nations like the United States? Has it made any major enemies?</li> </ul>	<ul style="list-style-type: none"> <li>• Are there any groups in this country that are actively discriminated against? Is there a history of discrimination against this group?</li> <li>• Are there particular regions in this country in which the quality of life is particularly poor? Will the loan you are considering go to someone living in this region?</li> <li>• Is this country currently experiencing any political or social turmoil? How does that turmoil affect your lending decision?</li> <li>• What is the long-term history of this country? Has it been a stable country for a long time?</li> </ul>

<b>Entrepreneur Profile</b>		
<ul style="list-style-type: none"> <li>• How old is the entrepreneur that you want to support?</li> <li>• Does your entrepreneur have a family?</li> <li>• Is your entrepreneur working as a part of a group?</li> <li>• Does your entrepreneur already have a successful business, or is this a new project?</li> <li>• Has your entrepreneur successfully paid back other loans?</li> </ul>	<ul style="list-style-type: none"> <li>• How do you feel about the project your entrepreneur is proposing?</li> <li>• How does the project your entrepreneur is proposing match up against other projects from the same country?</li> <li>• Is your entrepreneur starting a business that is likely to succeed (based on what you know about the other loans made in this country or region)?</li> </ul>	<ul style="list-style-type: none"> <li>• Is your entrepreneur from a minority group that is treated unfairly?</li> <li>• Would your entrepreneur be able to find a loan from another source in the country?</li> <li>• Will the project your entrepreneur is proposing benefit other members of his or her community?</li> <li>• Has your lending team or our Kiva Club made loans for other projects just like this one?</li> </ul>
<b>Lending Terms and Field Partner Profile</b>		
<ul style="list-style-type: none"> <li>• How long will it take for this loan to be paid back?</li> <li>• Will this loan be repaid in monthly installments or all at once? When is the final payment for this loan expected?</li> <li>• How long has this loan's Field Partner been working with Kiva? Does he or she seem like an experienced Field Partner?</li> </ul>	<ul style="list-style-type: none"> <li>• How long has this loan been posted on the Kiva website? Is the entrepreneur likely to get the entire loan covered by donors?</li> <li>• How much interest does the Kiva Field Partner for this particular loan charge his or her borrowers?</li> <li>• How does that interest rate compare to the interest rate charged by other lenders in this country, and to the interest rate charged by other Kiva Field Partners?</li> </ul>	<ul style="list-style-type: none"> <li>• How does the repayment schedule for this particular loan compare to other loans made by your lending team or our Kiva Club?</li> <li>• Is it likely that your lending team will have the opportunity to reloan any of this money during the current school year? How does this answer affect your lending decision?</li> </ul>
<ul style="list-style-type: none"> <li>• What is the "risk rating" for the Kiva Field Partner in charge of managing this particular loan?</li> <li>• What percentage of the requested loan are you willing to donate?</li> </ul>	<ul style="list-style-type: none"> <li>• What patterns can you find in the lending decisions of this Kiva Field Partner? Does he or she emphasize loans to women? To groups? Is the default or delinquency rate higher than average? Does he or she seem reliable?</li> </ul>	<ul style="list-style-type: none"> <li>• How often does the Kiva Field Partner managing this loan write journal entries about the loans he or she is managing? Does this answer affect your lending decision?</li> </ul>