

Kiva Loan Reflection Organizer

Making Kiva loans isn't something to take lightly. In fact, you should be able to defend every lending choice that you make. Use this handout to organize your thinking about a loan you made in the last few weeks.

Entrepreneur/Activity: _____

Category of Loan: _____

Country/Partner: _____

Loan Details:

1. What is the requested amount for the loan?

2. What is the primary activity that our money will be used for?

3. What are the repayment terms of the loan?

4. How will the money be repaid?

5. Who is our Field Partner?

6. What are the delinquency and default rates for this Field Partner?

Brief Description of the Loan: In your own words, briefly highlight three important details about the individual or group your team is lending to. Why do those details make this individual or group worth supporting?

1. _____

2. _____

3. _____

Why did we give? On a separate piece of paper, create a one-page evaluation of why you believe this individual or group was most deserving of our support in comparison to other individuals or groups. Keep in mind the following questions as you write.

- Did the gender of this loan recipient influence your decision to make the loan?
- Did specific details about the loan seem more promising or reassuring than others?
- Did any of the specific details about this loan support or break our classroom lending priorities?
- Why did your team select this specific country?
- What impact will this loan have on the community or country you are supporting?
- Why did you feel as though this was the best loan to support?
- What are the weaknesses in this loan? Why was it worth moving forward in spite of these weaknesses?