

## Setting Kiva Loan Priorities

Over the past several days, we have done extensive research about the criteria that responsible Kiva lenders consider when selecting entrepreneurs to support. Many of those criteria are expressed in the following lender belief statements. Working on your own, put a check next to the three lender belief statements you believe are the most important:

- I believe that loans to women are more important than loans to men.
- I believe that loans to groups are safer than loans to individuals.
- I believe that loans to nations experiencing turmoil are more important than loans to stable nations.
- I believe that loans to members of minority groups who have been discriminated against are more important than loans to members of majority groups.
- I believe we should only make loans to Field Partners who have five-star ratings.
- I believe we should only make loans to Field Partners who give regular journal updates.
- I believe we should only make short-term loans so we are able to make additional loans this year.
- I believe that giving Kiva gift certificates is one of the best ways for us to spread our influence.
- I believe we should only make loans to entrepreneurs who have families to support.
- I believe we should only make loans to entrepreneurs who have successfully repaid previous loans.
- I believe that every loan that we make should go to the poorest nations possible.
- I believe we should make new and interesting loans every time.
- Other: \_\_\_\_\_

Now, meet with your lending team and list all the lender belief statements members checked on their individual priority sheets. If a lender belief statement was checked by more than one member of your lending team, keep a tally of how many different members listed it as a priority.

Lender Belief Statement	Number of Team Members Who Believe This Statement Should Be a Lending Priority


Are there three lender belief statements that are clearly supported by the majority of your lending team? Have you allowed everyone to explain why they believe in different priorities than the majority of the group? Are there any compromises your team can make to take the priorities of every member into account? How can you come to consensus on three priorities on which to focus your lending efforts?

**List your lending team's final priorities here.**

Lending Priority	Reason This Priority Matters to Your Team

Now, use the following chart to evaluate each of the entrepreneurs your lending team is considering.

Name of Entrepreneur	Belief Statement 1	Belief Statement 2	Belief Statement 3	Additional Notes
	Can you find evidence that supports this belief statement in the Kiva profile for the entrepreneur you are considering?			
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
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