



### What is Kiva?

Kiva is an international nonprofit, founded in 2005 and based in San Francisco, with a mission to connect people through lending to alleviate poverty. We celebrate and support people looking to create a better future for themselves, their families and their communities.

### Where Kiva works

Kiva serves borrowers in more than 80 countries on 5 continents. Field Partners and Trustees on the ground help connect with borrowers. Field partners screen borrowers, post loan requests to Kiva for funding, disburse loans on the ground and collect payments.

### How does it work?

1. A borrower applies for a loan
2. The loan goes through the underwriting and approval process
3. The loan is posted to Kiva for lenders to support
4. Lenders crowdfund the loan in increments of \$25US or more until the full amount of the loan is achieved
5. Borrower receives the loan and begins to repay the loan over time
6. Lenders use repayments to fund new loans

Kiva lenders crowdfund on average of \$2.5 million in loans each week, creating a unique, renewable pool of funds that is reshaping access to financial services around the world.



"We envision a world where all people hold the power to create opportunity for themselves and others"

# KIVA FOR CHRISTMAS

a new opportunity to give a hand up to people around the world



# Kiva for Christmas

Envelopes have been provided for you to enclose your donation and in doing so, help Global Outreach to find a borrower that interests you. A donation of \$35 is all that's needed to make a loan. Of course, you can make multiple loans to the same borrower. Amounts less than \$35 will be combined with other contributors to create further loans.

Here's your opportunity to customize your donation. Select as follows:

## **Borrower**

Male  
Female  
Individual  
Group

## **Country**

Guatemala  
Ecuador  
Sierra Leone  
Jordan  
Myanmar (Burma)

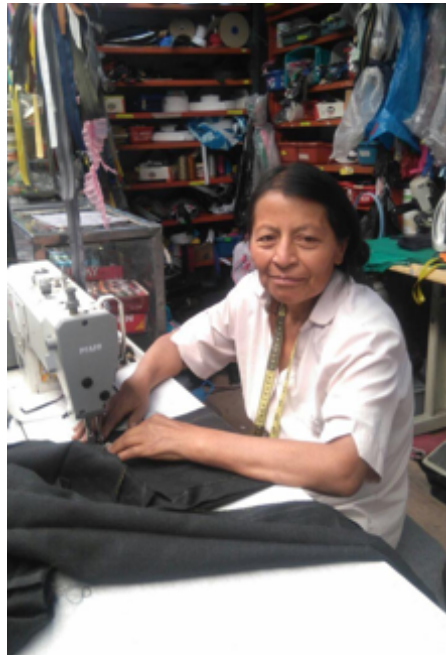
## **Business Sector**

Agriculture  
Clothing  
Food  
Manufacturing  
Retail

As loans are repaid, Global Outreach will make new loans to keep your money at work throughout the world. The nature of the program does not permit us to issue tax receipts for monies donated.

Thank you

# \$ 35



## Appleby's history with Kiva

### October 2008

Kiva was introduced by Global Outreach and the plate was passed to fund an initial donation from the Appleby Congregation and we were off and running with five loans of \$50 US each.

Additional contributions over the past 9 years has brought the total deposits from the Congregation to \$1,019.

### Loans

Since 2008, we have made:

107 Loans totalling  
\$5,300 to borrowers in  
40 Countries

### Gifts

Throughout this same time, we have donated \$201 to the Kiva organization to support the on-going work and development of the program in the world