

## KIVA Loan Stats – 26 June 2024

### Start lending with KIVA in April 2019

- EVR has invested an initial \$1,000 and very recently another \$1,000 (total \$2,000).
- Today, \$622.10 is available for loans.
  - Tim will select 6 candidates soon.
- We have made 262 loans to people in 26 different countries.
- The loans have summed up to a total of \$13,800.
- So far, \$11,048.48 has been repaid by borrowers.
- EVR has lost \$264.44 + a donation to KIVA:
  - Currency transaction loss, \$127.72.
  - Default, \$136.72 (this includes the worldwide COVID period).
  - Donation to KIVA, \$140.
- Presently, there are 56 loans being paid-back monthly.
- Current cumulative value is \$2,387.08.
  - A few of the loans are 'delinquent' (meaning behind the intended payment schedule but are still being paid back).
- This year, 2024, EVR has made 39 loans mainly to South and Central America and Middle and Far East (see breakdown graphs below).



























### EVR Rules:

- Initially loans of \$25.00 each & then \$50.00. From April 2024 started \$100 each.
- Selections are made by one of the EVR KIVA team, Tim, Tony, Andy, Roy, Richard G plus Garry Berry (for advice if required.) then distributed for comment/agreement.
- Any one person agrees, the loans are made. Time is critical as loans are quickly fulfilled.
- In sum, EVR has allocated \$2,000 to KIVA. A total of \$13,800 has been loaned to borrowers throughout the World. Meaning that for each \$1.00 of EVR's money pledged, it has been re-loaned 6.9 times. More loans to be made soon.
- Further statistics and a few examples of people receiving loans are shown in the following pages.



## Countries (26)

### You've lent to

- |   |  |
|---|--|
|  Cambodia      |  Colombia     |
|  Costa Rica    |  Ecuador      |
|  El Salvador   |  Honduras     |
|  Indonesia     |  Jordan       |
|  Kenya         |  Kyrgyzstan   |
|  Lebanon       |  Nicaragua    |
|  Nigeria       |  Pakistan     |
|  Palestine     |  Paraguay     |
|  Peru          |  Philippines  |
|  Rwanda        |  Samoa        |
|  Senegal     |  Tajikistan |
|  Timor-Leste |  Togo       |
|  Uganda      |  Vietnam    |































































## Sectors (11)

### You've lent to

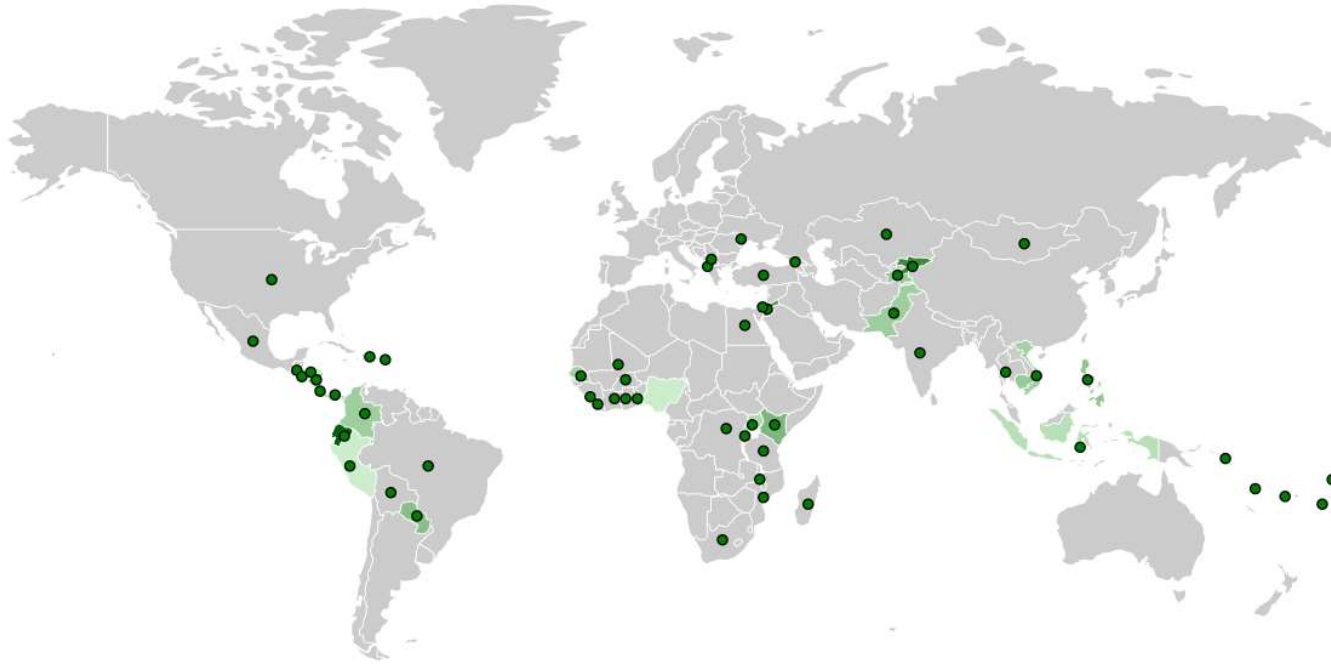
- |  |   |
|--|---|
|  Agriculture    |  Arts          |
|  Clothing       |  Construction  |
|  Education      |  Food          |
|  Housing        |  Manufacturing |
|  Retail         |  Services      |
|  Transportation |   |

## Activities (62)

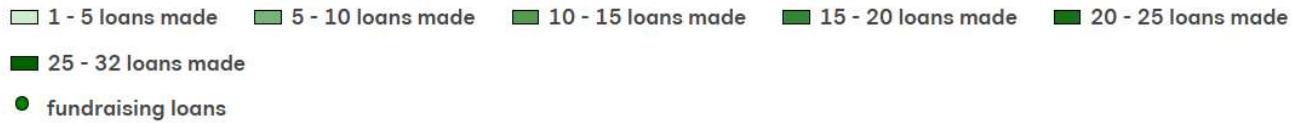
### You've lent to

- |  |   |
|--|---|
|  Agriculture            |  Animal Sales            |
|  Aquaculture            |  Arts                    |
|  Auto Repair            |  Bakery                  |
|  Barber Shop            |  Beauty Salon            |
|  Beverages              |  Blacksmith              |
|  Bookstore              |  Bricks                  |
|  Butcher Shop           |  Cafe                    |
|  Carpentry              |  Catering                |
|  Cattle                 |  Cereals                 |
|  Cloth & Dressmaking    |  Clothing                |
|  Clothing Sales         |  Construction            |
|  Crafts                 |  Dairy                   |
|  Education provider     |  Electronics Repair      |
|  Embroidery             |  Farm Supplies           |
|  Farming                |  Fish Selling            |
|  Fishing                |  Food                    |
|  Food Market            |  Food Production/Sales   |
|  Food Stall             |  Fruits & Vegetables     |
|  General Store          |  Grocery Store           |
|  Jewelry                |  Landscaping / Gardening |
|  Laundry                |  Livestock               |
|  Manufacturing          |  Metal Shop              |
|  Motorcycle Transport |  Phone Use Sales       |
|  Pigs                 |  Poultry               |
|  Property             |  Retail                |
|  Rickshaw             |  Services              |
|  Sewing               |  Tailoring             |
|  Taxi                 |  Textiles              |
|  Timber Sales         |  Transportation        |
|  Upholstery           |  Used Clothing         |
|  Vehicle Repairs      |  Weaving               |

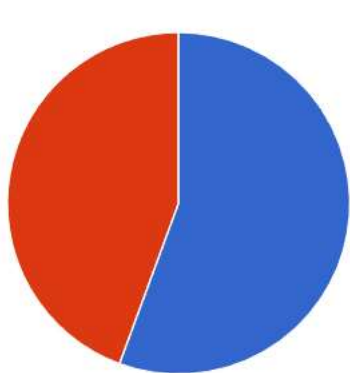
# Exe Valley Rotary Club, Devon, UK's Lending Activity by Country



## Legend:

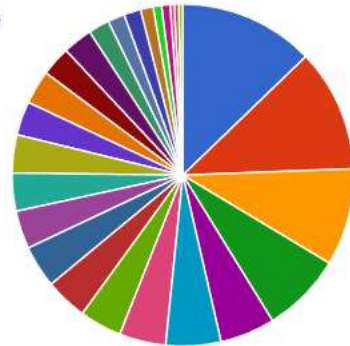


## Gender



- Female
- Male

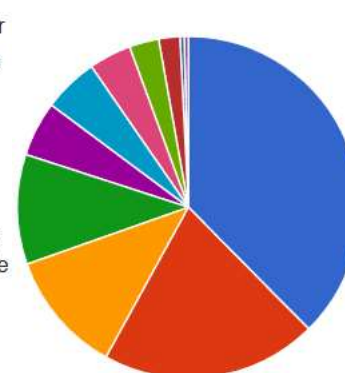
## Country



- Ecuador
- El Salvador
- Kyrgyzstan
- Jordan
- Kenya
- Palestine
- Paraguay
- Philippines
- Timor-Leste
- Nicaragua

▲ 1/3 ▼

## Sector



- Agriculture
- Food
- Retail
- Services
- Construction
- Transportation
- Clothing
- Arts
- Manufacturing
- Education
- Housing



## Zenabou

34 days

REMAINING

\$775 to go

11% FUNDED

A loan of \$875 helps to buy 40 lengths of pagnes [traditional cloth].

📍 TOGO

CLOTH & DRESSMAKING SUPPLIES

🔖 Save for later



### Zenabou's story

Zenabou is a single woman and the mother of two children. She sells pagnes [traditional cloth] which she orders from the capital's market for sale to her customers.

She wants to take out a loan to order some lengths of pagnes.

She wants to satisfy her customers and have the means to take good care of her children.



## An

33 days

REMAINING

\$1,925 to go

5% FUNDED

A loan of \$2,025 helps to buy fishing tools for her husband's fishing activities.

📍 VIETNAM

AQUACULTURE

🔖 Save for later



### An's story

Mrs. An, at the age of 53 this year, is married and has two grown-up children. She and her husband live in a small house by the seaside in Sam Son city. Her husband makes a living by fishing but their income is unstable. Meanwhile, Mrs. An sells seafood at the local market. Recently their fishing catch has decreased significantly, prompting Mrs. An to seek a loan from Thanh Hoa MFI to invest in new nets and lead to increase their fishing output.

Living in a coastal area, the rhythm of life for Mrs. An and her family revolves around the sea. Every morning, her husband sets out to the sea, braving the waves and weather to catch fish and seafood. Mrs. An diligently manages the household and her small seafood business. Despite their hard work, the uncertainties of the sea make their income unpredictable.

With the decline in their catch, Mrs. An faces the challenge of maintaining their livelihood. She decides to take action and applies for this 4th loan from Thanh Hoa MFI to improve their fishing equipment. The loan will enable them to purchase new nets and weights, which are essential for expanding their catch. Mrs. An hopes that with this investment, they can increase their productivity and stabilize their income.



**John**

31 days  
REMAINING

\$175 to go  
46% FUNDED

A loan of \$325 helps to purchase an industrial crusher that will facilitate his coffee production.

📍 COLOMBIA

🌿 AGRICULTURE

🔖 Save for later



**Gulnur**

34 days  
REMAINING

\$1,020 to go  
9% FUNDED

A loan of \$1,125 helps to buy dairy cows to increase her herd and sales of organic milk.

📍 KYRGYZSTAN

🌿 DAIRY

🔖 Save for later



### John's story

John is a young farmer from Ansermanuevo, Valle del Cauca, who began his agricultural journey at the age of ten. He currently manages a 1.5-hectare farm gifted by his father, where he cultivates over 6,000 coffee plants along with a variety of fruit trees. John uses organic waste as fertilizers to ensure the robust growth of his coffee plants, yielding a fruitful agricultural production that he manually processes using a manual crusher.

John lives with his wife and son in a house gifted to him by his parents. His wife actively assists him in applying fungicides to their crops and managing household affairs.

A loan of \$1,212,212 COP helps John to purchase an industrial coffee crusher, improving efficiency in processing his coffee harvest. This modern equipment will streamline production and enhance his overall sales.



### Gulnur's story

The wonderful Gulnur sends her greetings from Torkent, thanking Kiva and the lenders for their previous funding. Now, in order to further develop her farm, Gulnur has again applied to Bai Tushum Bank for a loan of 100,000 KGS for the purchase of dairy cows in order to increase sales of organic milk.

Gulnur is a widow and a mother of 6 children. Gulnur has a high school education, she is goal-oriented and responsible. As the main source of income for her family, she works in a government agency and, in addition has been raising livestock and farming for many years. Thanks to Gulnur's hard work and her children's help with the farm, she currently has 5 cows, 5 calves, 2 horses, 10 goats and 20 sheep.

The income from the loan will help increase the productivity of their farm and thus their income. She hopes to achieve the desired outcome and create a better life for her beautiful children.



## Rohayati

29 days  
REMAINING

\$535 to go  
18% FUNDED

A loan of \$650 helps to buy more food and household needs for resale to expand her business.

INDONESIA

GROCERY STORE

Save for later



## Cristela

7 days  
REMAINING

\$1,325 to go  
12% FUNDED

A loan of \$1,500 helps to buy cases of bottled water to sell.

EL SALVADOR

BEVERAGES

Save for later



### Rohayati's story

Rohayati is 35 years old and married with two sons and one daughter. She runs a business of a grocery shop from home where she sells snacks and a variety of household needs to earn money for her family. She has been running this business for more than ten years, and it has been a great contribution to the life of her family, not only to their daily needs, but also to her children's educational needs.

She has applied for a loan of 10,000,000 Indonesian rupiahs (IDR) from KBMI to get additional capital to buy more food and household needs for resale to expand her business. Her income is not sufficient to make it happen, but she will be able to repay the loan.

Rohayati is a very hardworking mother who always strives for the best for her children, to improve their living conditions and create a happy life. She is very grateful for the opportunity and wants to thank all lenders.



### Cristela's story

Cristela, 67, is a widow, and her children are no longer dependents. She has a business selling hydrating beverages. She has a year of experience in this business, which she started up due to her desire and need to generate income to get ahead.

Cristela needs a loan to buy cases of water to have available so that she can continue to sell. Cristela wants to continue to work and increase her income.