

## FAQ

### **Do I have to participate in Kiva to get a loan?**

**No.** Participating in Kiva is completely optional. It does not affect your chances of getting a loan. It does not affect the terms of your loan.

### **Does this mean I get more money?**

**No.** The money lent on Kiva goes into a revolving loan fund to replace the money ACCION lent you. This means ACCION has funds available sooner to lend out to other business owners like you.

### **Do I still have to repay my loan?**

**Yes.** When you repay your loan, ACCION pays back the Kiva lenders. So the people who lent money on behalf of your business get repaid.

### **Who will see my information?**

At the end of 2010, more than 530,000 people had made a loan through Kiva. Many more than this had visited the website. These lenders are mostly in the US, but there are thousands of lenders elsewhere in the world, on almost every continent.

*Kiva is a partner of*



## To learn more

Visit [www.Kiva.org](http://www.Kiva.org)  
View one of our other client's stories on  
Kiva: [www.kiva.org/lend/240241](http://www.kiva.org/lend/240241)  
Or ask your loan officer.



## About Kiva

Kiva is an organization that provides funding and raises awareness of micro-finance. Kiva works with over a hundred microfinance organizations like ACCION Texas-Louisiana around the world.

- Kiva serves borrowers in 57 countries
- Over 530,000 people have lent money
- Over \$184,000,000 has been lent

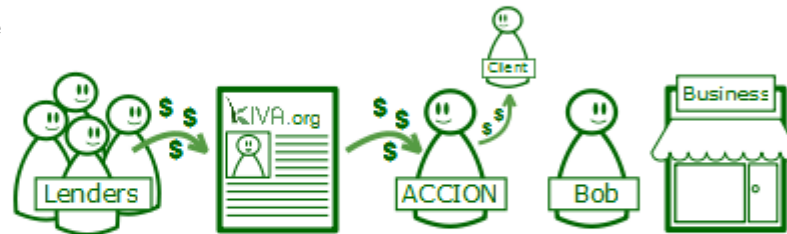
*\*As of 1/3/2011.*

## How Kiva works

1. We give a client, Bob, a loan under \$10,000. for his business. We ask Bob some questions, and take a photo of him. Based on this, we post a description of Bob's business to Kiva.org



2. People from around the world see Bob's loan profile on Kiva. Some decide to make a loan. Once enough people lend to cover the full amount of Bob's loan, Kiva sends ACCION that money to replace the money we lent Bob. We can then lend that money to another.



3. Later, when Bob makes a loan payment, that money is used to pay back the Kiva lenders. They often lend this money again.



## What do I need to do to participate?

1. Let us take your photo, preferably at your business.
2. Have a phone conversation with us about your story and your business. We use this to write a description to add to Kiva.org.
3. Give your written consent for your information to be posted to Kiva.org.

## How do I benefit from Kiva?

### Publicity

Anyone in the world can see loans posted to Kiva. Although this is not direct advertising, a few Kiva lenders have become clients of a business they lent to.

### Helping ACCION help others

By allowing us to post your story to Kiva, you help other business owners discover ACCION.

You also help ACCION lend to other business owners like you. The money Kiva lenders lend on behalf of your business goes into a revolving loan fund to replace the money ACCION lent you. This means ACCION has funds available sooner to lend out to other business owners like you.

### A community of people who care

Kiva lenders lend because they care. They tend to select loans based on three criteria:

1. "How much of a difference will this make?"
2. "How connected do I feel to this person?"
3. "How likely are they to repay their loan?"