

World Refugee Fund

Providing Displaced Populations with Access to Finance

kiva



Dreams are universal, opportunity is not.

Lend as little as \$25 to create opportunity
for people around the world.

[Start lending](#)

How it works



Choose a borrower

Browse categories of borrowers— people looking to grow businesses, go to school, switch to clean energy and more.

Make a loan

Help fund a loan with as little as \$25, disbursed through our network of local **Field Partners**.

Get repaid

Kiva borrowers have a 97% repayment rate.

Repeat!

Recycle your funds to support another borrower or withdraw them.

Kiva's impact and reach

2.9M

Borrowers

84

Countries

1.7M

Lenders

\$1.2B

Total lent through Kiva

7

Seconds between loans

The Gap

An aerial photograph of a large refugee camp in a desert landscape. The camp is filled with numerous tents, many of which are covered with brown tarps. The tents are arranged in rows, and some have logos on them. A few people can be seen walking between the tents. The sky is overcast with grey clouds.

While humanitarian assistance is vital in addressing early needs, longer-term solutions are needed in response to the global refugee crisis

As displacement becomes protracted, enabling economic opportunities is key to securing refugee livelihoods

The Problem

Refugees need access to finance
but few financial institutions will lend to them

Refugees perceived as risky
Higher costs deter financial institutions
Reputational concerns prevent lending



The Solution

Catalyze refugee lending through
Kiva's World Refugee Fund



Risk tolerant capital to catalyze refugee lending at financial institutions

Barriers

Kiva's Solution

Perceived Risk



Risk Transfer to Crowd

High Cost



0% Capital

Distrust



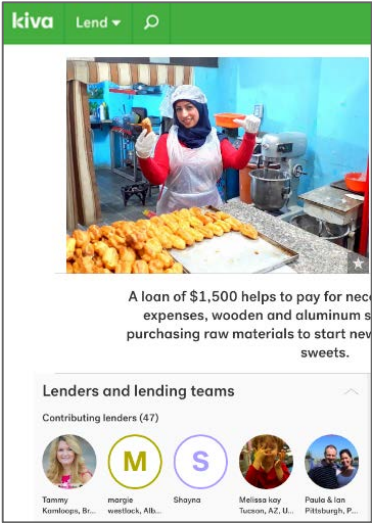
Social Integration

World Refugee Fund: How it Works

Part I: Mobilizing philanthropic crowdfunding



Internet Lenders



Kiva Website



Local Partners (Financial Institutions)



Refugee Loan

Part II: Matching the crowd with institutional funding

Institutional matching doubles the impact of the crowd...

...while ensuring funding success



8% funded
 30 days left \$1,375 to go

Total loan: \$1,500
 Powered by 4 lenders

Dalia
 Tayouneh, Lebanon / Food Production/Sales

\$25 Lend now

Long term goal: Systems change

Incentives for banks
to lend to refugees



Proof of concept



Unlock capital at
scale to refugees

Newly released impact report serves as proof of concept

Borrowers



Countries



Field Partners



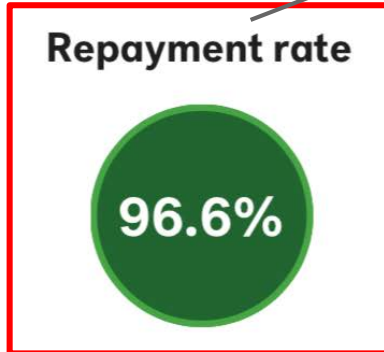
Total loan volume



Average loan size



Repayment rate



Refugees and IDPs repay loans at a rate on par with non-refugee borrowers

Borrowers, countries, Field Partners, loan volume, and loan size reflect cumulative figures of all Field Partners since 2016. Average loan size and repayment rate reflects cumulative figure of active Field Partners only.

Kiva refugee and IDP lending over time

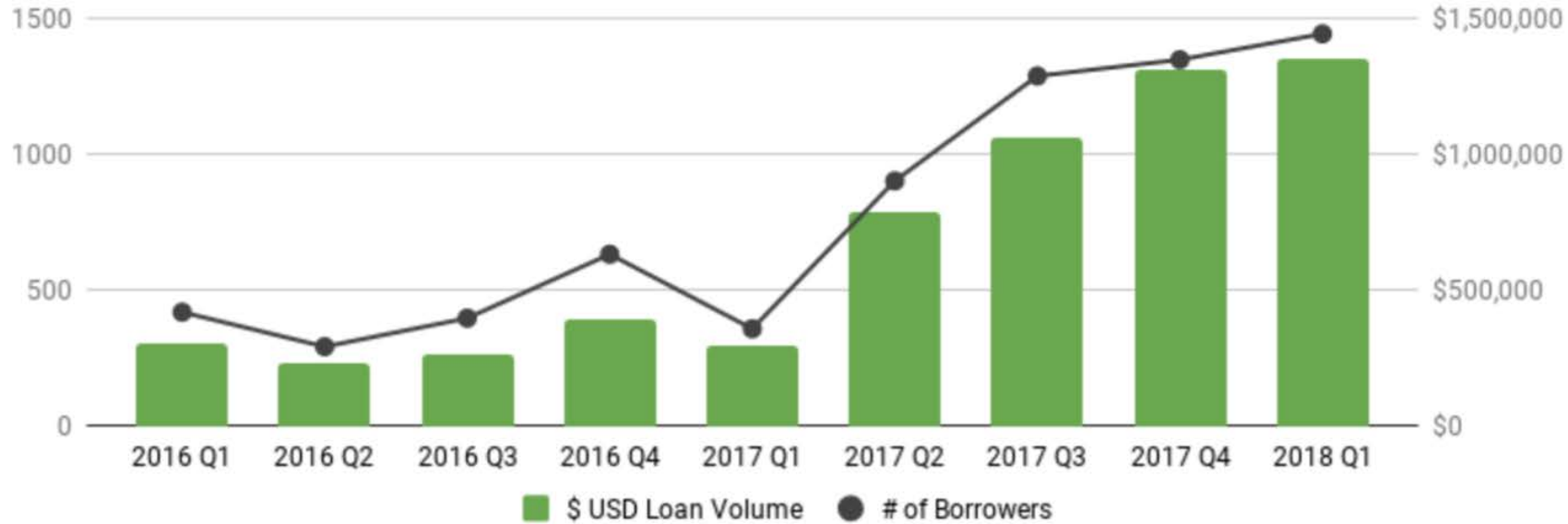



Chart reflects cumulative figures of all Field Partners since 2016.

World Refugee Day 2018 Campaign Results
Over \$1M Funded in a Single Day



**WORLD
REFUGEE
DAY**

Beyond crisis,
finding hope

Help a refugee
build for the future.

[Start lending](#)

Nour's Story



Walida's Story



World Refugee Fund

How you can help



- Read and share Kiva's [Refugee Impact Report](#) . Think about where your organization's work may fit in
- Provide trainings and non-financial services to refugee borrowers, complimenting the loans they receive
- Help expand Kiva's network of local Field Partners on the ground

Become a WRF Matching Partner or Donor. Kiva is seeking to raise:

- \$3M in matching funds to serve as a 1:1 match for lending from the crowd.
- \$1M in grant funds to support Kiva in expanding our refugee portfolio.

\$200 to go



To learn more,
contact lev@kiva.org