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.
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

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

The Problem

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

Catalyze refugee lending through Kiva’s World Refugee Fund
World Refugee Fund
Risk tolerant capital to catalyze refugee lending at financial institutions

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<th>Barriers</th>
<th>Kiva’s Solution</th>
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<td>Perceived Risk</td>
<td>Risk Transfer to Crowd</td>
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<td>High Cost</td>
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<td>Social Integration</td>
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World Refugee Fund: How it Works

Part I: Mobilizing philanthropic crowdfunding
World Refugee Fund: How it Works
Part II: Matching the crowd with institutional funding

Institutional matching doubles the impact of the crowd... ...while ensuring funding success
World Refugee Fund

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

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

- **Borrowers**: 7.8K
- **Countries**: 6
- **Field Partners**: 11

- **Total loan volume**: $6.6M
- **Average loan size**: $855
- **Repayment rate**: 96.6%

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.
World Refugee Fund Impact Report

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
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.
To learn more, contact lev@kiva.org