Dear Donor Teams:

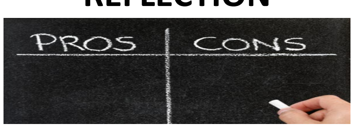
First off, thank you for taking on this challenge of helping people across the world gain the power to create opportunity for themselves, their families, and friends.

As you may already know, Kiva is a non-profit organization with a mission to connect people through lending to alleviate poverty in order to create better lives for themselves and their families. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as $25 to help create opportunity around the world (how Kiva works).

Since Kiva was founded in 2005 there have been over 1 million lenders, making over $700 million in loans, across 86 countries, with an almost 99% repayment rate. Kiva works with microfinance institutions on five continents to provide loans to people without access to traditional banking systems. 100% of the loan is sent to these microfinance institutions, which Kiva calls Field Partners, who administer the loans in the field. Kiva also relies on a worldwide network of over 450 volunteers who work with their Field Partners, edit and translate borrower stories, and ensure the smooth operation of countless other Kiva programs. As well, 100% of every dollar you lend on Kiva goes directly towards funding loans; Kiva does not take a cut. Furthermore, Kiva does not charge interest to the Field Partners, who administer the loans.

YOUR TASK:
Each team will have 5 minutes to convince your fellow new teacher cohort why the individual or group you selected to fund are most deserving of this loan. We will allocate up to $150 to the donor team(s) that makes the best case for their borrower based on the criteria listed below. Help us make a loan to change a life!. Good luck!

TASK COMPONENTS: LOANS THAT CHANGE LIVES	
IDENTIFY CATEGORY THAT HAS GREATEST POTENTIAL	Identify a specific category of borrowing that you think should be funded because it has the potential to help the most number of people. Kiva groups its loans into several different categories such as: Women; Agriculture; Education; Health; Single Parents; Shelter; Retail Businesses; Food; Expiring Soon; Green; Conflict Zones; Men; Underbanked Areas; Transportation; Livestock; Short-term Loans.
DETERMINE SPECIFIC BORROWERS TO FUND	Determine which specific groups or individuals (one to three) within that category should be funded and support that choice with evidence based on what will have the greatest positive impact on addressing poverty. How is this aspect of poverty (e.g. lack of education, nutrition, employment, access to transportation) inhibiting the borrower's ability to meet their needs and therefore hurt their ability, and by extension, their country's ability to economically develop)? **** You may find that the group or individual you select to fund becomes fully funded by the date of the presentation. This is why you should consider selecting more than one borrower to fund.***
JUSTIFY SELECTION	Explain how this loan has the potential to be successfully replicated in order to help people around the globe who may find themselves in a similar situation.
REVIEW CRITERIA	**Review** the **criteria of a winning proposal** as described on the following page to ensure you are meeting the expectations of the project.

<table>
<tr><th colspan="2">Criteria for a Winning Proposal (LOANS THAT CHANGE LIVES)</th></tr>
<tr><td>OPENING “PITCH”
First 30 seconds to 1 minute of the presentation
</td><td>Offers judges a brief overview of the problem, solution, and the resources your group needs to make it happen!
An effective pitch does the following:
● Sets the Context: Provide a brief history and current condition of the borrower’s country to help the judges better understand the problem.
● Defines the Problem: How will this loan begin to address the targeted problem of poverty (e.g. education, hunger, financial independence)?
● Proposes Solution: How will funding these borrowers solve the problem the borrower is facing? If successful and expanded, would it help solve the problem for other people in similar situations?
● Identifies Potential Impact: What will be the short- and long-term impact if the loan is successful?
● Makes “The Ask”: What specifically are you requesting from the judges to make this happen (e.g. money, additional resources beyond the loan)?
See examples of what makes an effective opening pitch here, here, and here</td></tr>
<tr><td>FEASIBILITY
</td><td>Explains why this loan is a realistic, cost-effective plan to address the identified problem of poverty. Does this type of loan have a track record of success? Is this loan “safe”? What is the repayment risk? Does the field partner have a successful track record in loan repayment? Do they charge a “fair” interest to the borrower?</td></tr>
<tr><td>SUSTAINABILITY
</td><td>Explains how the loan offers an enduring solution that addresses the borrower’s problem over both the short and long-term. Explains the potential positive impact this loan has on other areas important to the borrower’s or country’s success (e.g. funding a well to provide access to clean water improves school attendance rates).</td></tr>
<tr><td>SUITABILITY
</td><td>Considers the unique cultural, economic, geographic, and political characteristics of the identified borrower in determining the choice of loan category and recipients.</td></tr>
<tr><td>CREATIVE THINKING
</td><td>Demonstrates creative thinking in the decision to fund certain categories or borrowers that will have the greatest impact for the loan recipients as well as their broader community. As well, demonstrates creative thinking in considering how the loan has the potential to be replicated and help people in other communities.</td></tr>
<tr><td>REFLECTION
</td><td>Evaluates alternative categories and borrowers and explains the reasoning why those were rejected in ultimately determining the group’s final loan proposal. Group reflects upon why the category selected was the best to fund and why loaning to these borrowers within this category makes the most sense.</td></tr>
<tr><td>REVIEW YOUR PROPOSAL
</td><td>Reviews the PROBLEM SOLVER RUBRIC to make sure criteria were met.
REMEMBER, your primary purpose as presenters is to CONVINCE the judges that your action plan or innovation will achieve its intended goal. See the COMMUNICATOR & IMPACT RUBRIC to further inform your presentation.</td></tr>
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