**Kiva Partnership Proposal – [Organization Name]**

**Section 1: Kiva Loan Product**

Please provide information on the loan product that you propose to fund on Kiva. Be **as detailed as possible** and use as much space as you need. If you propose to fund more than one loan product on Kiva, copy the table and complete it for **each** product.

**See the** [**Guide to Kiva for Potential Partners**](http://www.kiva.org/apply) **for more information on the types of loan products that Kiva will fund, including our policies on loan amounts, loan terms, and interest rates.**

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| --- | --- |
| **1** | **Product Information** |
| 1.1 | Loan product name |  |
| 1.2 | Is this a product that your organization already offers? | [ ]  Yes [ ]  No |
| 1.2.1 | If an existing product, when did you begin offering this product? |  |
| 1.3 | Which clients does this product target (region, socioeconomic status, sector, etc.)? |  |
| 1.4 | How will a typical client use this loan? |  |
| 1.5 | Is this an individual or group loan? | [ ]  Individual [ ]  Group |
| 1.5.1 | If group, how many members can be in a group? |  |
| 1.5.2 | If group, is the group responsible for repaying loans for members who are delinquent or in default? |  |
| 1.6 | What are the minimum criteria a borrower must meet in order to qualify for this loan? What are your guarantor/collateral requirements, if any? |  |
| **2** | **Loan Terms** |
| 2.1 | What is the loan amount? | Maximum loan amount: |  |
| Minimum loan amount: |  |
| Average loan amount: |  |
| 2.2 | What is the loan term (in months)? | Maximum loan term |  |
| Minimum loan term |  |
| Average loan term |  |
| Grace period on principal, if any |  |
| Grace period on interest, if any |  |
| 2.3 | What is the interest rate? | Maximum interest rate |  |
| Minimum interest rate |  |
| Average interest rate |  |
| How do you calculate the interest rate (e.g., flat or declining balance)? |  |
| 2.4 | What is the repayment schedule?(You will also be required to upload a sample repayment schedule with your application.) | Frequency of repayment on interest |  |
| Frequency of repayment on principal |  |
| 2.5 | What fees or insurance costs are associated with this product? Please specify whether fees and other charges are flat, variable, or assessed as part of the loan amount. |  |
| 2.6 | Are borrowers **required** to deposit savings in order to access this loan product?If yes: | [ ]  Yes [ ]  No |
| 2.6.1 | How much is the borrower required to save? |  |
| 2.6.2 | What is the frequency and timing of required deposits? |  |
| 2.6.3 | Does the borrower earn any interest on savings? |  |
| 2.7 | Does the borrower have the option to open a **voluntary** savings account? If so, what is the minimum requirement to open an account? |  |
| 2.8 | Are any non-financial services offered in conjunction with this loan (e.g., financial education, livelihood training, access to markets)? |  |
| **3** | **Financing Needs** |
| 3.1 | For this product, how many loans do you plan to post in your first 12 months with Kiva? |  |
| 3.2 | Do you expect seasonal peaks in demand for this product? If so, please describe the seasonality.  |  |
| 3.3 | Why does your organization need Kiva’s 0% interest, risk-tolerant capital to fund this product? For example, is this product riskier than your standard loan product(s)? Are other funders unwilling to finance this product?Please also provide any additional information to help Kiva understand why this specific product would have high social impact and should be supported. |  |
| 3.4 | Are there other organizations in your market that offer a similar product? |  |
| 3.5 | What are your longer-term plans for this product? Please provide a timeline on how non-Kiva funding might eventually be used to expand this loan product. |  |
| **4** | **Kiva Borrower Profile** |
| 4.1 | In what language will you write the borrower profiles to be posted to Kiva’s website? | [ ]  English [ ]  Spanish [ ]  French [ ]  Portuguese [ ]  Russian |
| 4.2 | Please review the borrower profiles at [www.kiva.org/lend](http://www.kiva.org/lend) and consider how your organization would represent its borrowers to Kiva lenders. Draft a sample profile for a typical borrower **for this product**: |  |

**Section 2: Kiva Loan Cycle**

At minimum, in order to work with Kiva, your organization will need to post borrower profiles, report repayment data, and provide borrower progress updates. We have outlined the stages of the Kiva Loan Cycle in Appendices 1 and 2 of [**Guide to Kiva for Potential Partners**](http://www.kiva.org/apply).

Please describe how you propose to undertake each stage:

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| --- | --- | --- |
| **Kiva Loan Cycle** | **Question** |  |
| 1. Field Partner selects borrower.
 | How will you select and evaluate borrowers? |  |
|  | How will you explain the loan terms to a prospective borrower? Please describe the loan terms and conditions, in language that the borrower would understand.  |  |
| 1. Field Partner collects borrower information, including:- Personal details- Photo- Signed client waiver
 | How and when will you collect basic information to write borrower profiles? |  |
|  | How and when will you take photos of borrowers? |  |
|  | How will you explain to borrowers that their information will be shared publicly on Kiva’s website? Draft a sample explanation, in language that the borrower would understand. |  |
|  | Where will you store each borrower’s signed client waiver? |  |
| 1. Field Partner posts the loan to Kiva’s Partner Admin system (PA2).
 | Who will post loans to PA2? |  |
|  | How will this person obtain the borrower information and photo that were collected in Step 2? |  |
| 1. Loan is edited or translated by Kiva volunteers.
 | (no response required) | (no response required) |
| 1. Loan is published to the Kiva website and has a maximum of 30 days to be funded by Kiva lenders.
 | (no response required) | (no response required) |
| 1. Field Partner receives the funds (if the loan receives 100% of the requested amount).
 | (no response required) | (no response required) |
| 1. Field Partner collects repayments from the borrower.
 | How will you collect repayments from borrowers? |  |
| 1. Field Partner uploads repayment data to PA2 and remits funds to Kiva as necessary.
 | Who will upload repayment data to PA2? |  |
| 1. Field Partner posts a progress update to PA2 at end of loan.
 | How and when will you collect progress updates? |  |
|  | Who will post progress updates to PA2? |  |