

Kiva Loan

By: Kamila, Niyah, Nia, and Neambi



Facts about Moldova



Mother's mean age at first delivery - 25 years old

Maternal Mortality Rate - 19 to every 100,000 births

Infant Mortality Rate - 11.6 deaths/1,000 live births

Life Expectancy - total population: 72.44 years, male: 68.6 years ,female: 76.52 years

Literacy rate-male vs. female school: male: 99.7% female: 99.1% total population: 99.4

Unemployment for ages 15-24 male vs female: total: 10.9% male: 9.9% female: 12.3%

Business Introduction

Our business is to help Mariana, a 43-year old woman from the village of Todiresti. Help buy seeds and fertilizers for growing vegetables in her greenhouse. With this loan, Mariana will be able to have a source of food for her family and income. We are committed to supporting this business idea because it enables people in rural areas to grow and create their businesses.



What is her goal?

Her goal is to raise enough money to build a greenhouse. She needs this greenhouse to feed her family and provide an extra income for her big family. She started gardening in her free time because of her low income; she worked in a local shop. Her income wasn't enough to support her family.



Business plan

\$555 to go!!



Mariana needs \$555 to be able to support the greenhouse she needs. With the money she gets from her donors, she'll be able to buy seeds and fertilizers and fund her greenhouse. The greenhouse will help Mariana with her income levels and feeding her family.

How the Business Will be Successful

Mariana will be able to increase her salesmanship skills and provide more for her family. Having a greenhouse would bring fresh fruit and vegetables to customers. Her new greenhouse will be able to benefit her and her community by reducing the “food miles” that are required to transport nutritious food.



Production & Consumers

Produce



Village



\$\$\$

Her food gets grown
in the greenhouse



The food gets sold to
the village people



She gets money from
her customers and
pays back loans





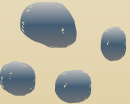
Thank You!

Presentation made by: Nia, Kamila, Niyah & Neambi



Introducing Juana

By: Adamari L., E'Niyah J., Sarah S.,
Zach M.



Who is Juana?

Juana is a middle-aged woman from Honduras. She lives in Las Brisas, Patuca in Honduras where she spends a lot of her time farming. She has over 10 years of experience in agriculture and wants to fulfill her dreams of having a high quality, durable farm. Her livelihood is solely based on agriculture, similar to her home country.



Juana's Business Plan

Juana's main source of income is through agricultural field work. With the money funded from Kiva, she'll be able to pay for the fertilizers necessary to maintain her yuca and corn fields. In return, Juana plans to pay interest to those who helped achieve her dream over the course of a year.





Our goal

The overall goal of this project is to get a lot of people to fund Juana's dream of a sustainable, high-quality farm for her corn and yucca. With the money raised, we can help Juana pay for the fertilizers that are needed to fulfill her dreams.

\$1,250

- Juana's Goal -

Juana's goal is almost fulfilled, about two weeks left and with the money raised from our class, the project can be funded!

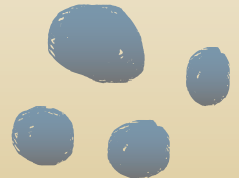


Juana

14 days
REMAINING

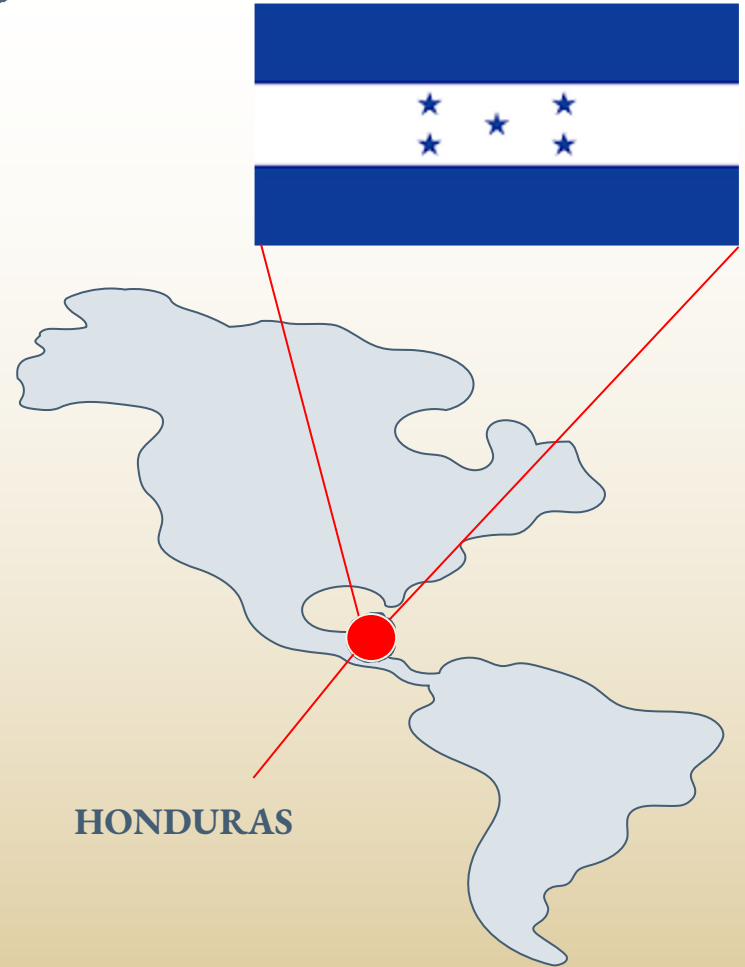


\$205 to go
84% FUNDED



Juana's Homeland

Juana's homeland is located in Las Brisas, Putaca in Honduras. Honduras is one of the poorest countries in Latin America with over half of its population in poverty and one of the lowest per capita income in the region. Most of the country depend on agriculture for their life and some of those crops include sugarcane, oil palm fruit, milk, bananas, corn, coffee, melons, oranges, poultry, beans, pineapples, and cassava.





48.3%

of the population in Honduras
is below the poverty line



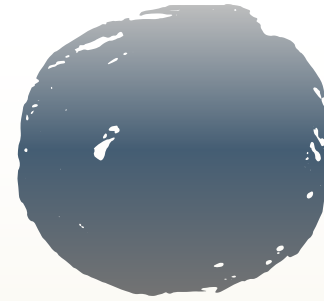


39.2%

of the population in Honduras
**depend on agriculture for
work**



Honduras' statistics



Mother's mean age at first delivery - 20.3 years old

Maternal Mortality Rate - 65 deaths/100,000 live births

Infant Mortality Rate - 15.08 deaths/1,000 live births

Life Expectancy - 75.69 years

Fertility Rate - 2.01 children born

Prevalence of contraception - 73.2% (2011/12)

Literacy rate-male vs. female schools - 87.21% (2001-2022)

Unemployment for ages 15-24 male vs female - 17.8%

Population below poverty line - 48.3% (2018 est.)

In summary, Honduras, which is one of the poorest countries in North America, is where Juana lives. Her livelihood depends heavily on agriculture and her country depends on countries like the United States to help provide them with supplies and money-help. According to the World Factbook, Honduras depends heavily on the United States and remittances from them as well. As we are from/in the UNITED States, our money could Help Juana with her dream of a sustainable farm.

By the time we finished this project, it was fully funded. Despite this obstacle, the money that was raised can still be used to fund Honduras or another person in Honduras with their dream project. If you would personally like to donate to people in Honduras trying to complete their dream project go to,

(<https://www.savethechildren.org/us/where-we-work/honduras>).

→ THIS IS NOT AN OFFICIAL ADVERTISEMENT! ←

Loan for Aline

A Rwandan Mother and Wife

By: Noe V., Oscar G., Errick B.,
Erick L., & Saul L.



- GDP of \$28.17 billion
- GDP per capita of \$2,100
- Population of 12.9 million
- 75.4% of labor force in agriculture
- 38.2% of population under poverty line
- 45.24% of women are educated



Rwanda

Rwanda gained its independence from Germany in 1962. Stretching over 26,338 sq km, Rwanda is one of the smallest countries in Africa. Denizen ages of 16+ often work in arduous primary jobs.



Standard of Living in Rwanda



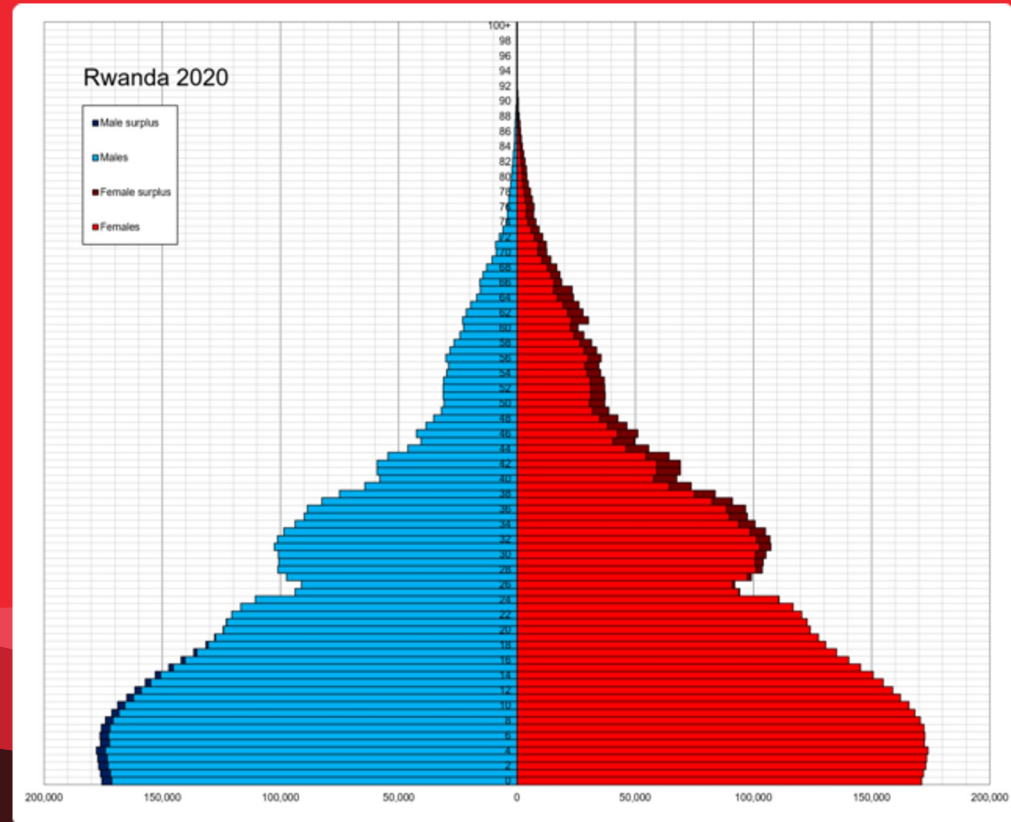
Standard of Living in Rwanda

Although the landscape may be beautiful in Rwanda, it still really pricey to live there. The apartments and housing is still very expensive even for people who earn a decent amount of money. RWF 147,111 per month (USD 160). Is the average salary for people in Rwanda, that money is just for basic necessities. But some people don't get that lucky to be able to receive that money or can't even get a job. Family of four estimated monthly costs are 1,531\$ (1,568,637RF) without rent. A single person estimated monthly costs are 431\$ (441,932RF) without rent. Now imagine having to buy food feed your kids work and having money to send them to school.



Population of Rwanda

On top of being a stage 1 country, Rwanda suffers from overpopulation (12.9 million denizen in under 11,000 square miles) and poverty. The mortality rate in Rwanda is 5.12 deaths per 1,000 people.



Education



Although in Sub Saharan Africa, Rwanda has one of the best education in primary school, still only 71 percent of children finish primary school. The quality of education is still needs lots of improvement since students score too low in numeracy and literacy rate.

Teachers are unable to teach english and that is a problem since english is the official language that they are learning. There are relatively same amount of girls and boys in school but girls are most likely to drop out.



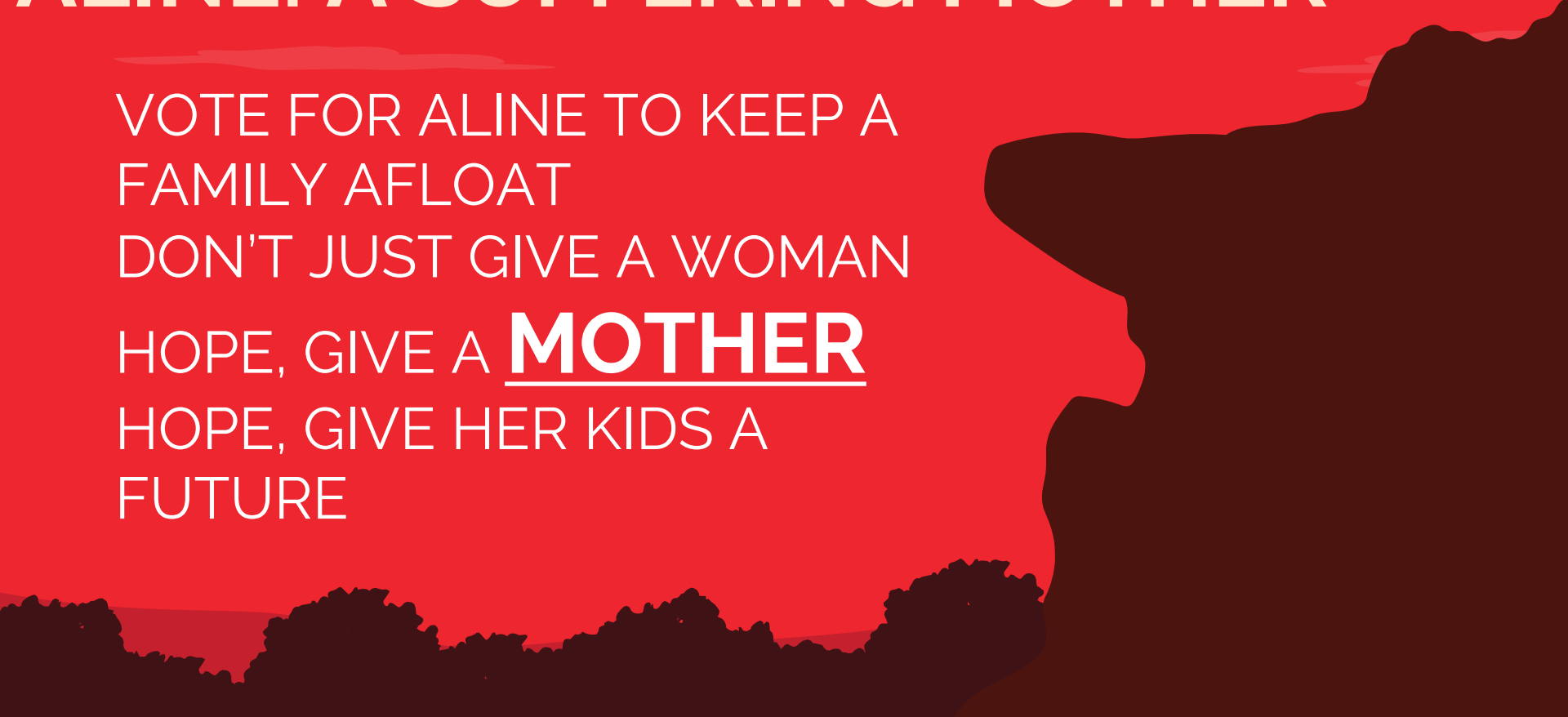
A Mother's Faith

A mother's dream: to support her children with love and sacrifice. To keep her children fed and happier, she sacrifices her time and health as a pop seller. This loan wouldn't just improve her living condition, but FEED her children and take them to SCHOOL. A loan for Aline isn't money, it's HOPE.



DEVOTE A NOTE TO VOTE FOR ALINE: A SUFFERING MOTHER

VOTE FOR ALINE TO KEEP A
FAMILY AFLOAT
DON'T JUST GIVE A WOMAN
HOPE, GIVE A MOTHER
HOPE, GIVE HER KIDS A
FUTURE



A Loan for Jessica

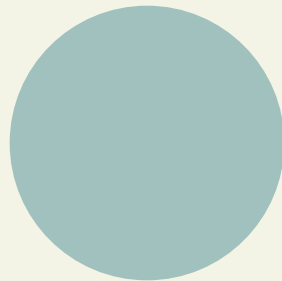
Presented By:
Camiya H.,
Kailah G.,
Darien W., and
Laila H.



Jessica is 37 years old and lives in the Philippines. She is a married woman with 3 children. She sells products like lotion, deodorant, powdered soup, etc. With the loan she could be able to invest in more products to improve her business.



Jessica wishes to borrow a microloan of \$400 from Kiva. She will use the loan to boost her main source of income and to be able to invest in more supplies such as lotion, fragrance and powdered soap. To repay this loan back, she will be paying interest.



Why We Should Support her Business



With the loan she could improve her business and have it help her receive some money so she could support her family and have her kids continue to go to school.

- Population below poverty line- 16.7%
- Unemployment ages 15-24- 6.1% (Male) 8.5% (Female)
- Literacy Rate- 95.7% (Male) 96.9% (Female)
- Prevalence of Contraception- 54.1%
- Fertility Rate- 2.78 per woman
- Life expectancy- 66.6 (Male) 73.36 (Female)
- Infant mortality rate- 24.51/1000 (Male) 19.84/1000 (Female)
- Maternal Mortality Rate- 121/100,000
- Mothers mean birth age 23.5 years

Good personal hygiene and handwashing are critical to help prevent the spread of illness and disease.



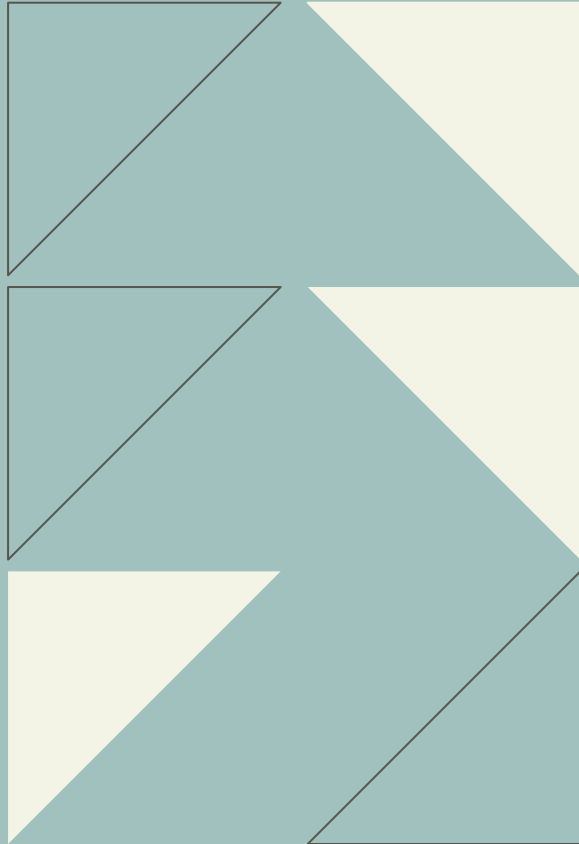
Poor sanitation is linked to transmission of diarrhoeal diseases such as cholera and dysentery, as well as typhoid, intestinal worm infections and polio. Poor exacerbrates stunting and contributes to the spread of antimicrobial resistance. and According to a 2005 report published by the United Nations' Department of Economic and Social Affairs, around 25 Filipinos die every day from diarrhea.



In the Philippines 9% of the rural population lacks access to proper sanitation. The lack of sanitation leads to bacterial illnesses within these places, including bacterial diarrhea, typhoid fever and hepatitis A, which are all spread by touching contaminated surfaces or people(s)

Investing in Jessica's business will bring:

- Reduced bacterial disease
- Improved sanitation access for consumers
- Better overall hygiene in rural areas
- Possible job opportunities for the those that decide to work with Jessica

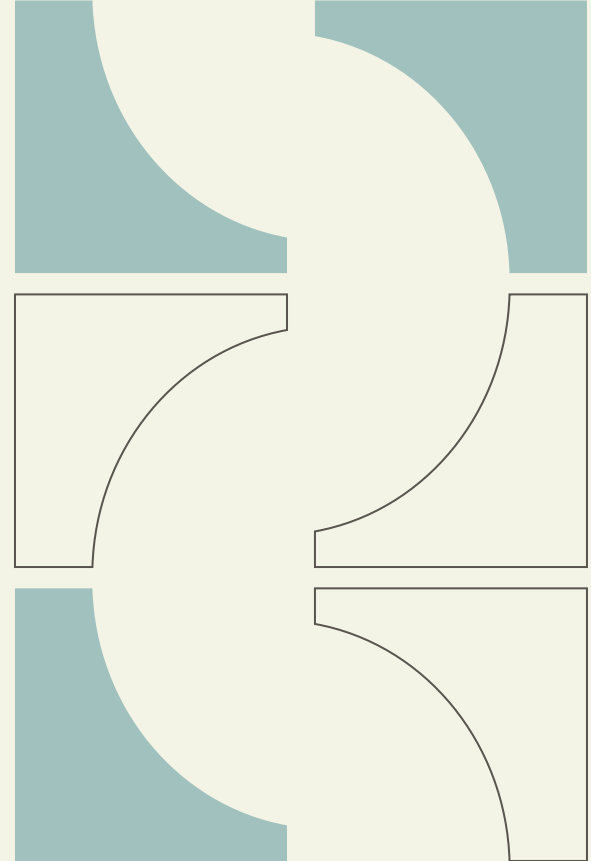


Lack of basic needs has led to higher levels of domestic violence, toxic stress, mental health problems, and other poor health outcomes.

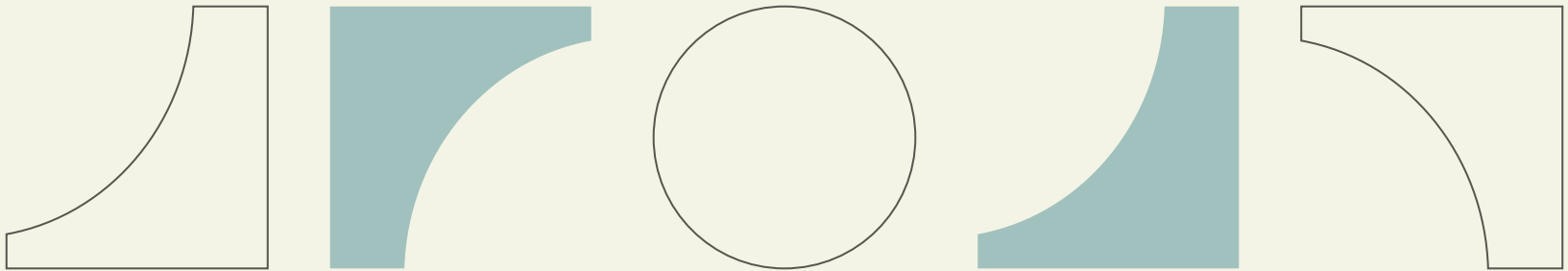
Out of the 90 million people living in the Philippines, many do not get access to basic care. The country has a high maternal and newborn mortality rate, and a high fertility rate.

the lack of access to safe water, sanitation and proper hygiene care aggravates the COVID-19 situation even further, threatening the health and safety of vulnerable communities that are living in poor housing conditions.

We believe that this business will be successful is because jessica lives in the philippines and the philippines has a fairly high poverty rate with more than 16% of the population living below the poverty line. Because of the many people reliant on agriculture for an income and inequality in wealth distribution, about 17.6 million Filipinos struggle to afford basic necessities. Her business is greatly needed within her community.

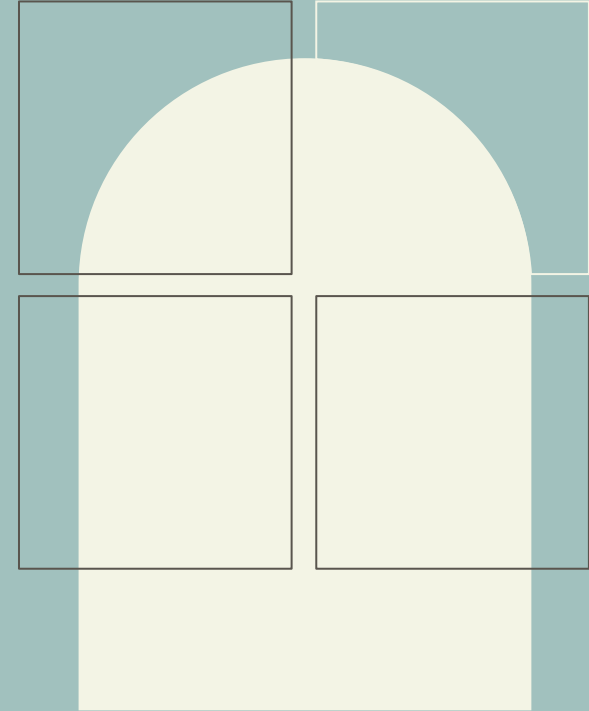


The loan will boost her main source of income so she can provide for her three children and it will also help provide some personal collections(perfume, deodorant, lotion and powdered soap.) to her community and to people who need it and for a more affordable price.



Why lotion is important is because Moisturizing Reduces Skin Problems – Moisturizing everyday can reduce the chance of developing extreme dryness or oiliness. Both extremes are harmful for skin and cause common skin conditions like acne.

Why perfume is important- One of the most obvious benefits of wearing perfume is that it neutralizes body odors and keeps us smelling fresh all day. It also helps to boost our confidence. Knowing that we smell good can be incredibly reassuring exposure to odors could result in health effects ranging from none, to mild discomfort, to more serious symptoms. Some chemicals with strong odors may cause eye, nose, throat or lung irritation.



Why powered soap is important is Detergent powders are known to help extend the life of your clothes. When you use a detergent powder like Surf Excel Easy Wash, the powder eliminates the insoluble salts which could stay on your clothes. This does not leave behind stains or marks on your clothes after washing. This helps increase life of your clothes.

Why deodorant is important is because deodorant is applied to the body to prevent body odor caused by the bacterial breakdown of perspiration in armpits, feet, and other areas of the body.

Please Support

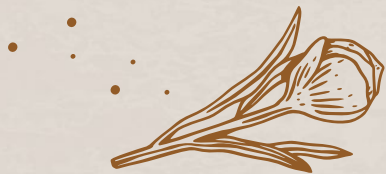
Supporting Jessica not only brings her a better way to earn money for her family it also brings necessary items to her community.



SEINI'S JOURNEY

BE A PART OF
HER FUTURE

Brooklyn
Kayla
Sydney
Ariadna



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01

HER STORY





PERSONAL BACKGROUND

Let's dive into her living situation, her background, and more



PERSONAL BACKGROUND

- **SINGLE MOTHER OF TWO**
- **57 YEARS OLD**
- **IN TOFUA, HA'APAI, TONGA**
- **REASONING FOR REQUIRING LOAN:**
 - **PURCHASING GROCERIES**
 - **HOUSE RENOVATIONS**
 - **TO PROVIDE FOR HER FAMILY THAT RESIDES WITH HER**
 - **PURCHASING EFFICIENT MULBERRY FOR HER BUSINESS**
 - **LIFT HER BUSINESS FROM THE TRAVESTIES OF COVID-19**



02

*HER
BUSINESS*

What she does for a
living



TAPA MAKING

Tapa-making is a traditional art where the inner bark of certain trees is softened and pounded into sheets of cloth, then bound together using natural starches such as root crop.

Due to its tediousness, the practice has been lost among some oceanic countries. But Tonga is one of the few that still practices this.



WHAT TAPAS ARE USED FOR



WEDDINGS

It was used to signify the spiritual fusion of two people.



FUNERALS

Used to signify the travel between the afterlife and the real world.

03

HOW IT HELPS HER

Why she needs the
loan



01 BUY MULBERRY

Mulberry is the main material used to make tapas which is cut and separated from young mulberry shoots.

Since tapa makers in Tonga don't have access to the best tools to separate the mulberry, they have to resort to using their teeth.

One reason Seini wants this Loan is to purchase mulberry that has already been separated which saves them both time and potential injury from using their teeth to separate the mulberry.





02 *BETTER MATERIALS*

Not only does buying pre separated mulberry save time, it also tends to have a better quality.

While it may not be as organic as before, it does have its pros, like lasting longer.



03 *SIDE BUSINESS*

Seini has a side business where she designs tapas for other women, however she rarely does this since she has to focus on finding good mulberry.

If Seini has a steady supply of mulberry she would be able to pursue this side business more, which also brings in more money.

04

*LOAN
INFORMATION*






LOAN DETAILS

loan details: 14 months
repayment schedule: monthly
disbursed date: April 29, 2022
funding model: Flexible
partner covers currency: Yes
borrower pays interest: Yes

REPAYMENT SCHEDULE

AUG 2022- \$246.06
• SEP 2022- \$127.51
OCT 2022-\$130.60
NOV 2022-\$167.71
DEC 2022-\$137.83



In the end Seini is a very talented and valuable worker, we are certain that she will do amazing things in her life with opportunities this loan provided.

One thing is for certain when we say that Seini is one of the best investments that could be made.