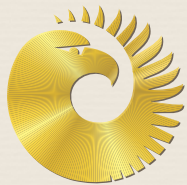




Loans that change lives

Congratulations! You are eligible to apply for a Kiva loan of \$1,100 USD to supplement your financial aid package at AUCA!



American University of Central Asia



WHAT IS KIVA?

A non-profit organization with a mission

to connect people through lending to alleviate poverty.

Leveraging the internet and a worldwide network of Field Partners, Kiva lets individuals anywhere in the world lend as little as \$25 to help create opportunity around the world.

KIVA LOANS AT AUCA

Since 2013, Kiva lenders have been funding \$1,100 USD packages of financial aid to students just like you!

Each loan is completely interest free! It also comes with a 4.5 year grace period so you can focus on studying and start repaying the loan 6 months after graduation.

YOUR KIVA LOAN

FOR STUDENTS ENROLLED IN 2016

Amount (USD)	\$1,100 disbursed in \$275 bundles every year for four years of enrolment
Repayment amount	Due date (on or before)
50 USD	25 September 2020
50 USD	25 October 2020
50 USD	25 November 2020
50 USD	25 December 2020
50 USD	25 January 2021
50 USD	25 February 2021
50 USD	25 March 2021
50 USD	25 April 2021
50 USD	25 May 2021
50 USD	25 June 2021
50 USD	25 July 2021
50 USD	25 August 2021
50 USD	25 September 2021
50 USD	25 October 2021
50 USD	25 November 2021
50 USD	25 December 2021
50 USD	25 January 2022
50 USD	25 February 2022
50 USD	25 March 2022
50 USD	25 April 2022
50 USD	25 May 2022
50 USD	25 June 2022



REQUIREMENTS FOR KIVA LOAN

Kiva loans get funded on the kiva.org website by a network of 2.1 million lenders all over the world. In order to obtain a Kiva loan, you must sign the attached client waiver and supplementary agreement. Once the financial aid office at AUCA has received these documents, your profile will be posted to the Kiva website and lenders will have the opportunity to fund your loan.

Your borrower profile on the website will look like this:

WHY SIGN THE CLIENT WAIVER?

Without a signed client waiver, your borrower profile cannot be posted on the kiva.org website and therefore you **cannot** obtain a Kiva loan.

The client waiver gives AUCA and Kiva permission to:

- Publicly share your **first name, loan use, and personal information** on the internet.
- Publicly share your student ID **photo** on the internet.
- Publicly share your **loan repayment information** on the internet.

By signing the client waiver you are acknowledging your understanding that having the above information on the internet means that it is visible to people all around the world.

WHY SIGN THE SUPPLEMENTARY AGREEMENT?

The agreement is a legally binding commitment to repaying your Kiva loan within the repayment term. It is important to pay your Kiva loan in time so that future AUCA students can also benefit from a Kiva Field Partnership.

The screenshot shows a Kiva loan profile for Mary, a 22-year-old from Kilimbero, Tanzania, who runs a retail business. The profile includes a photo of her, a description of her business and volunteer work, and a repayment schedule. Callouts highlight key features: 'Repayment Schedule' points to the 'REPAYMENT SCHEDULE' tab; 'Loan Amount' points to the '\$450' loan amount; 'Loan Term' points to the '8 months' term; 'Borrower's Photo' points to the photo of Mary; 'Borrower's Story' points to the text describing her background; and 'Field Partner Info' points to the 'Camfed' field partner information.

Mary
Kilimbero, Tanzania | Retail | Retail

LOAN OVERVIEW | **REPAYMENT SCHEDULE**

Repayment Schedule

Borrower's Photo

A loan of \$450 helped Mary to expand her business by buying palms in bulk.

Loan Amount

21% funded, \$325 to go

Select amount to lend

\$25 | **Lend \$25**

Loan Term

Repayment Term: 8 months (Additional Information)
Repayment Schedule: Monthly
Pre-Disbursed: Jan 20, 2015
Listed: Feb 13, 2015
Currency Exchange Loss: Possible

Borrower's Story

Field Partner Info

FIELD PARTNER Learn more

Camfed
Camfed Tanzania administers this loan

Social Performance Badges:
Anti-Poverty Focus
Vulnerable Group Focus
Client Voice
Family and Community

Mary is a hardworking 22-year-old. She volunteers her time as a Camfed Learner Guide, teaching life skills to students at the local secondary school. Through her lessons, Mary encourages students to find their own strengths, and to think about how to create a better world.

To earn a living, Mary runs a palm oil business. She is now requesting a Kiva loan in order to buy palms in bulk, and expand her production. The profit generated will help her care for her crucial family needs, and the loan's interest will be repaid through her weekly two and a half hours of teacher volunteering.