

Rotary Club of Camas-Washougal Helps Improve & Develop our World Through Kiva Loans

The Rotary Club of Camas-Washougal International Committee joined Kiva on January 22, 2018. In the ensuing 7 years, we've contributed \$20,000 in capital and made 357 loans in 29 countries totaling \$62,140 and have supported Kiva with an additional \$10,199. These loans go to entrepreneurs, all poor and many refugees, who otherwise have little access to capital.

Kiva Microfunds is a 501(c)(3) non-profit organization headquartered in San Francisco, California. Kiva's mission is "to expand financial access to help underserved communities thrive." Kiva distributes funds that it receives to microfinance institutions, social impact businesses, schools or non-profit organizations.

Kiva is supported by grants, loans, and donations from its users, corporations, and national institutions. Since 2005, Kiva has crowd-funded more than 1.6 million loans, totaling over \$1.68 billion, with a repayment rate of 96.3 percent.

In the first half of this Rotary year (July-December 2024), the Rotary Club of Camas-Washougal Kiva team has made \$6,300 in new loans. Here's a summary of our activity, along with a few stories of the people we've helped.

Region	Start Date	# Loans	Total Amount	2024 Loans	Countries
South America	2018	122	\$26,250	\$1,450	Ecuador
Central America	Oct 2019	102	\$20,650	\$1,075	El Salvador
Other Central & South America	Oct 2024	4	\$650	\$650	Columbia, Guatemala, Peru
Africa	Jan 2021	95	\$11,790	\$2,025	Burkina Faso, Cote D'Ivoire, Ghana, Kenya, Liberia, Rwanda, Madagascar, Mali, Mozambique, Senegal, Sierra Leone, Togo, Uganda, Tanzania
Asia	Aug 2023	12	\$2,225	\$525	Cambodia, Indonesia, Kyrgyzstan, Pakistan, Tajikistan, Vietnam, USA
Middle East	Sep 2024	13	\$575	\$575	Egypt, Jordan, Turkey

Six members of the International Committee are on the Kiva Team:

- Steve Hogan, Ecuador
- Cath Alvey, El Salvador
- Scott Berry, Africa
- Dave Bussman, Asia
- Dana McQuire, Middle East
- Steve Bourque, South and Central America

Below are three stories of borrowers, showing some of the scope and variety of loans made this year. Contact anyone on the team if you want more information.

Max Hall,
Co-Chair, International Committee
Rotary Club of Camas-Washougal

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Leisa Diana, San Gabriel, Ecuador

We provided Leisa Diana \$225 of her \$1,800 loan to purchase corn seeds and organic agriculture supplies.

Lesli is 38 years old. She lives with her mother, her brother and her son, whom she is raising alone after a divorce. Her son is in college, so Lesli has very costly expenses to meet.

She works in agriculture. Between farming and raising animals, she seeks a way forward every day. Her primary product is corn, which she has been growing for five years. Her method of growing is organic, which makes her product more sought after in the market. Lesli wants to increase the extension of her crop to expand her production.

This loan is part of VisionFund Ecuador's, Kiva's country partner, effort to reach vulnerable populations along Ecuador's frontier with Columbia. The region lacks access to financial services and has many Colombian refugees seeking asylum from guerrilla warfare.



Jean Bosco, Nyamagabe, Rwanda

We provided Jean Bosco with \$50 of his \$375 loan to increase the float in mobile banking and to hire staff to help serve customers.

Jean Bosco is a well-known businessman in Nyamagabe, recognized for his vibrant momo (mobile money) business and a range of complementary services, including irembo (a digital way to process payments and services) and mobile banking.

Starting his entrepreneurial journey in 2020, his initial goal was simply to provide for his family. However, as his business has grown, so too have his aspirations. Jean is not only dedicated to his family but is also passionate about expanding his reach and improving the services he offers to his community.

With a vision of enhancing his operations, Jean is seeking a loan to increase his working capital. This financial support will enable him to hire staff who can help him serve customers in different areas, ultimately allowing him to tap into new markets and reach a broader client base. His commitment to quality service has already earned him a loyal following, and he believes that by expanding his team, he can better meet the demands of his growing customer base.

Looking ahead, Jean dreams of establishing a branch of his business that will further solidify his presence in the market. He is motivated not only by his desire to succeed but also by the potential to create job opportunities for others in Nyamagabe.

Inkomoko, formerly African Entrepreneur Collective, is Kiva's partner overseeing this loan. It provides training, advisory, and low-cost financing in areas that host refugee camps. These loans help host community members launch and grow businesses so they can generate income, improve their standard of living, and employ others, including refugees.



Dima, Schab, Jordon

We provided Dima \$50 of her \$1,800 loan to purchase fabrics, materials, threads and other sewing necessities for her home-based business.

Dima is a 27-year-old Jordanian woman who is a wife and caring mother of 3 children, known for her dedication and hard work. She decided to make a business project out of the thing she masters most which is sewing and tailoring. She asked for this loan to buy different kinds of fabrics and materials along with threads and other sewing necessities. She also fixed her sewing machine and bought a table specialized for sewing for her home-based business. Dima put a lot of time and effort into her project and managed to succeed despite the challenges. She made profits and increased her income and created a wide client base for herself, which granted her loyal and appreciative clients. All of this played an important role in improving her life circumstances. She aspires to expand and improve her business further and wishes to give her daughter proper medical care.

This loan is overseen by Kiva's country partner Microfund for Women, which provides financing to vulnerable women, including single mothers, the elderly, victims of domestic abuse, individuals with chronic medical conditions or disabilities, and those with little formal education.