Kiva Loan Questions

Making a Kiva loan to an entrepreneur with the money we've raised requires careful consideration. The following questions—which you can answer by doing a bit of online research—will help you determine whether or not your lending team is making a good lending decision in regard to the country, entrepreneur, and Kiva Field Partner you will be working with as well as the terms of the loan.

Basic Questions	Intermediate Questions	Advanced Questions
Country Profile		
What is the GDP per capita (a rough way to estimate the average income of residents) for this country? What is the average life expectancy for residents in this country? Is the life expectancy different for men and women? What percentages of people live in poverty in this country? How would your life change if you were living in this country? How does the quality of life in this country compare to other countries in the same region?	How do people make a living in this country? Does this country have any valuable natural resources that it can use to make money? Do people living in this country have any access to a free public education or adequate health care? What is the infant mortality rate (the percentage of infants under the age of one who die) in this country? How does the world community feel about this country? Does it have the support of nations like the United States? Has it made any major enemies?	Are there any groups in this country that are actively discriminated against today? Is there a history of discrimination against this group? Are there particular regions in this country in which the quality of life is particularly poor? Will the loan that you are considering go to someone living in this region? Is this country currently experiencing any political or social turmoil? How does that turmoil affect your lending decision? What is the long-term history of this country? Has it been a stable country for a long while?
Entrepreneur Profile		
How old is the entrepreneur that you are considering making a loan to? Does your entrepreneur have a family? Is your entrepreneur working as a part of a group? Does your entrepreneur already have a successful business, or is this a new project? Has your entrepreneur successfully paid back other loans?	How do you feel about the project that your entrepreneur is proposing? How does the project that your entrepreneur is proposing match up against other projects from the same country? Does it seem like your entrepreneur is starting a business that is likely to succeed based on what you know about the other loans made in this country or region?	Is your entrepreneur from a minority group—women, race, religion—that is treated unfairly? Would your entrepreneur be able to find a loan from another source in their country? Will the project that your entrepreneur is proposing benefit other members of his or her community? Has your lending team or our Kiva club made loans for other projects just like this one?

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Basic Questions	Intermediate Questions	Advanced Questions
Lending Terms/Field Partner Profile		
How long will it take for this loan to be paid back? Will this loan be repaid in monthly installments, or will it be repaid all at once? When is the final payment for this loan expected to be made? How long has the Kiva Field Partner in charge of managing this particular loan been working with Kiva? Do they seem like an experienced Kiva Field Partner? What is the "Risk Rating" for the Kiva Field Partner in charge of managing this particular loan? What percentage of the loan requested by the entrepreneur are you willing to donate?	How long has this loan been posted on the Kiva website? Is the entrepreneur likely to get their entire loan covered by donors? How much interest does the Kiva Field partner for this particular loan charge its borrowers? How does that interest rate compare to the interest rate charged by other lenders in this country? To the interest rate charged by other Kiva Field Partners? What patterns can you find in the lending decisions of this Kiva Field Partner? Do they emphasize loans to women? To groups? Is their default or delinquency rate higher than average? Do they seem reliable?	How does the repayment schedule for this particular loan compare to other loans made by your lending team or our Kiva club? Is it likely that your lending team will have the opportunity to reloan any of this money during the current school year? How does this answer affect your lending decision? How often does the Kiva Field Partner managing this loan write journal entries about the loans that they are managing? Does this answer affect your lending decision?

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