



# Kiva Borrower Profile System

## Official User Guide

## Introduction

Welcome to the ECLOF Kenya Kiva Borrower Profile System. This guide will walk you through the process of using the system to collect borrower information and generate professional profiles for the Kiva platform.

**Note:** This system is designed to streamline the process of creating borrower profiles for Kiva while ensuring consistency and quality across all submissions.

## Getting Started

### System Requirements

- Computer or tablet with internet access
- Modern web browser (Chrome, Firefox, Safari, or Edge)
- Working internet connection

### Accessing the System

- 1 Open your web browser and navigate to the ECLOF Kenya Kiva Profile System.
- 2 For administrators, click on "Admin Login" in the top-right corner.
- 3 Enter your username and password provided by the system administrator.

# Collecting Borrower Information

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**Tip:** Before starting, ensure you have the borrower present and that they understand the purpose of collecting their information for Kiva.

## Starting a New Submission

- 1 From the main page, click on "Start New Submission."
- 2 Fill in the basic information at the top of the form (Name, Branch, Client ID, Loan Amount, and Group Name if applicable).

## Uploading a Profile Image

- 1 In the Profile Image section, click "Choose Image" to select a photo of the borrower.
- 2 Select a clear, well-lit photo that shows the borrower's face or the borrower engaged in their business activity.
- 3 Once selected, the image will appear in the preview area.

**Important:** The profile image is a crucial element for connecting with potential lenders. Ensure it is clear, appropriate, and the borrower has consented to its use.

## Completing the Form Fields

Guide the borrower through answering the following sections:

- ✓ **Background Details:** Personal information including age, family situation, etc.
- ✓ **Business Description:** Details about their business and what they enjoy about it
- ✓ **Loan Purpose:** Specific uses for the requested loan

- ✓ **Challenges and Plans:** Current challenges and how the loan will help
- ✓ **Community Contribution:** How their business benefits the local community
- ✓ **Previous Loans:** Details of any past ECLOF loans and repayment history
- ✓ **Future Plans:** Aspirations and future goals
- ✓ **Additional Comments:** Any message they'd like to share with potential lenders

**Tip:** Encourage borrowers to be specific and provide concrete details. For example, instead of "buy inventory," specify "purchase 50kg of maize seeds and organic fertilizer."

## Obtaining Digital Consent

- 1 Read the waiver text to the borrower, ensuring they understand that their story and photo will be shared on the internet.
- 2 Have the borrower sign in the signature box using their finger (on a touchscreen) or mouse.
- 3 Complete the additional fields: Client Print Name, Date, and Address.
- 4 If the borrower cannot read the form themselves, complete the verbal consent section with your signature as the ECLOF Kenya representative.

**Important:** Without a signature on the client waiver, the borrower's profile cannot be posted on Kiva.

## Submitting and Managing Profiles

### Submitting the Form

- 1 Review all information with the borrower to ensure accuracy.

- 2 Click the "Submit Form" button at the bottom of the page.
- 3 Wait for confirmation that the submission was successful.

## Accessing the Admin Dashboard

- 1 Log in to the admin section as described in "Getting Started."
- 2 The dashboard displays all submissions with filtering and search options.

## Generating Professional Profiles

- 1 From the admin dashboard, click on a submission to view its details.
- 2 Click the "Generate Professional Profile" button.
- 3 Wait while the system processes the information (this typically takes 15-30 seconds).
- 4 Review the generated profile, which will appear below the submission details.

**Tip:** The system automatically corrects grammar, improves language quality, and formats the profile according to Kiva's best practices.

## Working with Generated Profiles

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### Editing Profiles

- 1 After a profile is generated, click the "Edit Profile" button.
- 2 Make any necessary changes to the text in the editor that appears.
- 3 Click "Save Changes" to update the profile.

## Exporting Profiles

- 1 To save a profile as a PDF, click the "Export as PDF" button.
- 2 Choose a location on your computer to save the file.
- 3 The PDF will include the borrower's photo, profile text, and key information.

## Copying Profile Text

- 1 To copy just the text of the profile, click the "Copy Profile" button.
- 2 The profile text is now on your clipboard and can be pasted into any document or system.

## Best Practices

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### Writing Effective Borrower Descriptions

- ✓ Encourage borrowers to be specific about their business and loan use
- ✓ Ask follow-up questions to get concrete details and numbers
- ✓ Include personal elements that help lenders connect with borrowers

- ✓ Document challenges honestly but with an emphasis on solutions
- ✓ Highlight community impact and social benefits of the business

## Taking Quality Profile Photos

- ✓ Use good lighting - natural daylight works best
- ✓ Ensure the borrower's face is clearly visible
- ✓ Consider including elements of their business in the photo
- ✓ Avoid busy or distracting backgrounds
- ✓ Take multiple photos and select the best one

**Note:** The system follows guidelines from the "NLP.md" document to ensure profiles are properly formatted, corrected for errors, and include engaging elements like appropriate puns.

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For technical support, please contact your system administrator.

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