

We all have dreams.

It's one of the most powerful things
that connects us as humans,
no matter who we are or where we're from.

We dream about new possibilities.
About audacious challenges and small, simple pleasures.
About immediate needs and far-reaching goals.
We dream about creating a better future
for ourselves, our families, and our communities.

But while talent and dreams are universal, opportunity is not.
Billions of people around the world can't access
the financial means to fulfill their dreams.
They have the will, but lack the way.

For some, it's a matter of survival,
for others it's the fuel for a life-long ambition.
Either way, a small amount of capital
is a critical stepping stone to reaching their goals.

At Kiva, we celebrate the spirit and drive of those
looking to create opportunity for themselves and others.
We exist to connect and empower them—
both nextdoor neighbors and global peers—
one loan at a time.



Fueling a cycle of lending— and relending.

Fund a loan, get repaid, fund another. With Kiva, it's easy
to touch more lives with the same dollar. Take out
the money you're repaid, or relend again and again as
an investment in a better world.

