

What makes us unique



Changing lives with a hand up, not a hand out

There are many ways to create economic and social good, but we believe lending (and relending) alongside thousands of others is the most powerful and sustainable. Kiva opens up large pools of reusable funds to support local solutions, and creates a partnership of mutual dignity between lender and borrower.



Enabling each of us to choose where to make an impact

Whether you lend to friends in your community, or people halfway around the world (and for many, it's both), Kiva creates the opportunity to play a special part in someone else's story.



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.



Pushing the boundaries of a loan

Kiva started as a pioneer in crowdfunding in 2005, and is constantly innovating to meet people's diverse lending needs. Whether it's reinventing microfinance with flexible terms and new loan uses, crowdfunding community-wide projects, lowering costs to borrowers, or social underwriting, we test what works and share it with the world.



Social lending for social good

We believe people should be empowered by the strength of their character, rather than financially excluded by their lack of collateral. At Kiva, loans aren't just about money—they're a way to connect borrowers with a supportive network of resources, advisers, brand ambassadors, customers, and new friends.



Lifting one, to lift many

When a Kiva loan enables someone to grow a business and create opportunity for themselves, it creates opportunities for others as well. That ripple effect can shape the future for a family or an entire community.