

Activity: Making Kiva Microloans

Overview

In this activity, students will learn more about the developing nations of the world by making microloans through Kiva (<http://www.kiva.org>), one of the world's most successful microlending websites.

Technical Skills/Digital Resources

This activity is appropriate for digital novices. It is designed as an introduction to the kinds of opportunities available for connecting classrooms to the world beyond their walls and requires nothing more than access to the internet and a comfort level with web browsing.

Background Knowledge

1. 80% of the people in the world currently live on less than \$10 US dollars a day.
2. 25,000 children die each day due to poverty in developing nations.
3. 72 million children do not go to school because their countries and their families cannot afford to pay for education.
4. Microlending—extending small loans designed to spur economic independence in entrepreneurs living in poverty—is an idea with a long history. In the 20th Century, microlending drew international attention due to the work of Muhammad Yunis and the Grameen Bank of Bangladesh.
5. Kiva Microfunds was started in October of 2005 with the goal of partnering interested lenders in the developed world with entrepreneurs in need of financial support in the developing world. Today, Kiva users loan millions of dollars every week to entrepreneurs. Thousands of communities benefit from the generosity of Kiva lenders.

6. Each Kiva loan is managed by a Kiva Field Partner—organizations on the ground in developing nations that manage loans, collect repayments and report on progress.
7. What makes Kiva projects exciting is that they are loans, not gifts. The average loan is repaid within 6-12 months, giving lenders the chance to continually support new entrepreneurs.
8. Many schools have embraced microlending as a tool for empowering students to take real action on an important global issue. Some have even accumulated huge lending accounts by approaching local businesses with sponsorship requests and proposals. (See <http://www.edutopia.org/microlending-global-philanthropy-fundraising-entrepreneurs> for more information).

Teaching Instructions

1. Introduce students to facts and statistics about worldwide poverty. Consider using the Studying Poverty Infonation Comparison Activity (*attached*), which encourages students to use Infonation (<http://www.un.org/cyberschoolbus/infonation3/menu/advanced.asp>) –a United Nations data collection and manipulation website—to make comparisons between the United States and the developing world.
2. Ask students whether or not global poverty is an issue that they would like to take real action on. Explain that microlending is one way that schoolchildren—regardless of age—can make a practical contribution to the fight against global poverty.
3. Show students the Kiva microlending website. Explore the range of entrepreneurs who are currently looking for loans. Discuss the different ways that people in developing nations work to make a living.

4. Once students have decided that microlending is a project that they would like to pursue, explain that the first step in a successful microlending project is to raise money to loan to entrepreneurs in the developing world. Brainstorm plans for raising money. A handout detailing one possible option—titled Do Something Funny for Money Day—is attached.
5. After funds have been raised, introduce students to the different options that they have for lending money: Loaning to women, loaning to groups, and/or giving a Kiva gift card. Also, consider having students explore conditions in a collection of developing nations that are a part of your required curriculum or that are well-represented in Kiva. Mini-lessons for each of these options are attached.
6. Next, ask small groups of students to use the Kiva Loan Questions handout (*attached*) to research individual loan opportunities within the Kiva website. Remind students that they can learn more about the country, entrepreneur and Kiva field partner by clicking on the links in each loan profile posted on the Kiva website.
7. When small groups have found a loan that they believe is worth supporting, ask them to use the Persuasive Speech Organizer handout (*attached*) to craft a short speech arguing on behalf of their entrepreneur. Explain that each group will present to the class before any final lending decisions are made.
8. Before groups make their final presentations, have individual students determine their own personal lending preferences by selecting three critical lender belief statements from the list at the top of the Rating Kiva Loan Opportunities handout (*attached*). Then, have individual students evaluate loan opportunities against these lender belief statements.
9. Once each group has had the chance to present on behalf of one entrepreneur, ask the class to vote for the loans that they would most like to fund.

Follow Up and Extensions

Once your class has made its first Kiva loans, it is essential that you keep the good work that you have done in the front of their minds. Consider starting a classroom blog to share information about your loan portfolio with the world. Also, track the loans that you have made—and the locations of the other Kiva lenders who have joined you in supporting individual entrepreneurs—on a world map.

When journal entries about your loans are submitted by Kiva Field Partners, use them as reading activities with your students. Finally, consider tackling one of the additional activities included in this project overview—creating persuasive images, designing persuasive videos, writing open letters to world leaders, or gathering different global perspectives—to stretch the learning of your students and to experiment with new digital tools.

Studying Poverty: Infonation Comparison Activity

Student Name: _____

In order to collect more details and statistics about the quality of life in developing nations, you will be visiting a website hosted by the United Nations that allows users to compare up to 6 different countries in many different categories. Log in now by typing <http://www.un.org/cyberschoolbus/infonation3/menu/advanced.asp> in your web browser.

While you are there, you may encounter some new vocabulary words that you are unfamiliar with. Here are some you should be aware of:

1. ***Per Capita:*** This means per person. If you saw the phrase “cropland per capita,” it would mean the amount of cropland per person in a country.
2. ***GDP:*** This stands for Gross Domestic Product. It is the value of all of the goods produced by a country and is a good measure of how a strong country’s economy is.
3. ***GDP per capita:*** This is the value of all the goods produced by a country divided by the number of people in the country. Just because a country has a high GDP doesn’t necessarily mean the people are well-off. Bigger countries will always have a bigger GDP, but they also have more people to share the money with. When a country has a higher GDP per capita, it means the people are truly better off.
4. ***GNP:*** This stands for Gross National Product. It is the GDP plus all the money earned by a country’s citizens who live and work in other countries. It is another good measure of a country’s economy. The higher it is, the more a country has.

Now it’s time to start collecting some statistics. Follow these directions to make some interesting comparisons between countries:

1. In the drop down menus at the top of the screen, select six countries that you would like to investigate. Be sure that one of the countries that you choose is the United States. Be sure that the other five countries are from the developing world.
2. After selecting your countries, click the red “Go” button at the top of the screen.
3. In the bottom portion of the screen, make the following comparisons

Comparison 1: GDP per capita

Criteria: Economy

GDP per capita is a good way to know how strong a country's economy is. To figure out GDP per capita, economists take the total value of the goods a country produces and then divide it by the number of people in a country. Basically, it shows you how much money each person in a country would get if you divided that country's money up equally. The first comparison you are going to make is GDP per capita.

In the first drop down menu of the first Infonation chart, select "Economy." In the drop down menu next to that, select "GDP per capita." The website will automatically chart the GDP per capita of the countries you are comparing.

What important statistics have you found? Record them here:

What have you learned about the GDP per capita in the United States versus the developing countries that you have selected? Knowing this, where would you rather live? Why?

Comparison 2: Unemployment Rates

Criteria: Economy

The unemployment rate in a country is the percentage of the population that is unable to find work. Countries with high unemployment rates wouldn't be good to live in because it might be hard to find a job. The second comparison you are going to make is unemployment rates.

In the next open graph, select "Economy" from the first drop down menu. Then select "Unemployment" from the second drop down menu. Infonation will automatically graph the unemployment rates in the countries that you are comparing.

What important statistics have you found? Record them here:

What have you learned about the unemployment rates in the United States versus the developing nations that you have selected? Knowing this, where would you rather live? Why?

Consider graphing the poverty rate and educational expenditure in your countries as well. They are also evidence of the strength of a country's economy.

Comparison 3: Infant Mortality Rates

Criteria: Health

Infant mortality means the number of children under the age of 1 that die out of every 1,000 born. Countries with high infant mortality rates generally have poor health care systems. The third comparison that you are going to make is infant mortality rates.

In the next open graph, select “Health” from the first drop down menu. Then, select “Infant Mortality Rates” from the next drop down menu. Infonation will automatically graph the infant mortality rates in the countries that you are comparing.

What important statistics have you found? Record them here:

What have you learned about infant mortality rates in the United States versus the developing countries that you have selected? Knowing this, where would you rather live? Why?

Comparison 4: Crude Death Rates

Criteria: Health

The Crude Death Rate in a country is the number of deaths per 1,000 people. Crude death rates can give you a picture of the healthcare and lifestyles in a country. Countries with higher crude death rates have people who are generally unhealthy or who have worse healthcare than countries with low crude death rates. The fourth comparison that you are going to make is the crude death rates in the countries you are comparing.

In the next open graph, select “Health” from the first drop down menu. Then, select “Crude Death Rates” from the next drop down menu. Infonation will automatically graph the crude death rates in the countries that you are comparing.

What important statistics have you found? Record them here:

What have you learned about crude death rates in the United States versus the developing countries that you have selected? Knowing this, where would you rather live? Why?

Comparison 5: Motor Vehicles

Criteria: Technology

This comparison will tell you the number of motor vehicles that a country has for every 1,000 inhabitants. People who live in countries with higher number of vehicles per 1,000 people are more likely to own their own automobiles, giving them the opportunity to travel and work easily.

In the next open graph, select “Technology” from the first drop down menu. Then, select “Motor Vehicles” from the second drop down menu. Infonation will automatically graph the number of motor vehicles per 1,000 people in the countries that you are comparing.

What important statistics have you found? Record them here:

What have you learned about the number of motor vehicles in the United States versus the developing countries that you have selected? Knowing this, where would you rather live? Why?

Consider graphing the number of internet users, telephone lines, and televisions in your countries as well. Do you see any patterns in your data?

Comparison 6: Water Resources Per Capita

Criteria: Environment

This comparison will tell you, on average, how many meters of water are available per person in a country. Obviously, countries with greater amounts of water per person would be better places to live, as water is an essential natural resource.

In the next open graph, select “Environment” from the first drop down menu. Then, select “Water Resources Per Capita” from the second drop down menu. Infonation will automatically graph the water resources per capita in the countries that you are comparing.

What important statistics have you found? Record them here:

What have you learned about the water resources per capita in the United States versus the developing countries that you have selected? Knowing this, where would you rather live? Why?

***Studying Poverty: Information Comparison
Summary Notes***

Student Name: _____

Use this chart to summarize what you have learned while using Information to compare the United States to the nations of the developing world:

<i>Criteria</i>	<i>Summary Comments</i>
<i>Economy:</i> <input type="checkbox"/> GDP per capita <input type="checkbox"/> Unemployment rates	
<i>Health:</i> <input type="checkbox"/> Infant Mortality Rates <input type="checkbox"/> Crude Death Rates	
<i>Technology:</i> <input type="checkbox"/> Motor Vehicles	
<i>Environment:</i> <input type="checkbox"/> Water Resources per capita.	

Do Something Funny for Money Day

Our learning team is interested in starting a service project that you might want to get involved in. In conjunction with our studies of the developing nations of the world, we'll be raising money to make microloans to individuals in countries like Peru, Bolivia, Nigeria and Columbia who are hoping to improve their lives by starting small businesses. Our microloans will be made through a company called Kiva, which pairs interested lenders in the developed world with individuals and organizations in the developing world that need help.

You can learn more about Kiva by visiting: <http://www.kiva.org>

To raise money, our classroom teachers are giving their students the opportunity to “purchase” fun periods from each of their teachers by meeting team fundraiser targets on or before _____—which we've named “Do Something Funny for Money” day.

We're encouraging all of our students to find ways to either save money from their current spending or to earn money by doing chores around the house to contribute to our classroom's efforts. What we don't want is parent contributions to our project! We're trying to make this a kid-only experience. Encourage your child and offer chances to earn a bit of extra money for donations, but don't hand anything over on your own! Make 'em earn it!

Once we've raised funds, students will work in groups to select individuals in Kiva to fund. We'll study the project that each small businessman/woman has proposed to determine whether it is likely to benefit the community. We'll study the countries that we are making loans to and explore the kinds of challenges that people face when trying to improve the quality of life for their families.

We'll study the organizations that are supporting the loan recipient to decide how safe our loaned funds will be. We'll discuss microloans and the financial literacy concepts behind loan agreements and terms. We'll track the loans that we make by location and by nation. We'll study the Kiva partners that we have in each loan project and track the countries that they come from.

And best of all, when our original loans are paid back, we'll work through this process again and again to make more loans! As one of our students mentioned in class, “Kiva is like a forever loan because you get your money back and can donate it like a thousand times!”

This project has the potential to be just plain cool—not only will we be studying a part of the world that is already in our curriculum and learning about how loans work, we'll be helping to change lives. We hope you'll encourage your children to get involved!

The Nitty Gritty Details:

<i>Question</i>	<i>Answer</i>
<i>When can money be donated?</i>	From today until _____
<i>How much is needed to purchase a fun period?</i>	\$1.00 per student. (If you want 3 fun periods, it's \$3.00 per student)
<i>What do students need to do to participate in fun periods?</i>	Be well behaved and follow all of our classroom rules.
<i>When will loans through Kiva be made?</i>	After students have studied the loan opportunities that are available and made a decision as a group on the individuals they'd like to support.
<i>What will happen with our Kiva fund when loans are repaid?</i>	They'll be loaned right back out! If money is repaid before the end of this school year, students in this year's classes will choose new loans. If the money is paid back next year, students in our school's Kiva Club will make new decisions on behalf of our teams. You'll be able to join the Kiva Club if you're interested, too! Just keep your eyes out for announcements at the start of next school year.
<i>How will we keep track of where our money has gone?</i>	We'll start posting regular announcements about our loans on our classroom blog. We'll also post explanations of why we selected each individual to receive a loan from our funds. We'll also keep a binder with our loan records and track our loans on a giant world map that is hanging in our classroom. It'll be fun to see where all of our money goes, won't it?
<i>Can parents donate too?</i>	Nope. This is about kid-power. Go raise a few bucks doing chores. Pick up some dog poop. Mow a lawn. Clean the car. Figure out how to vacuum. Change the world!

Lending to a Woman

One of the first decisions that we will have to make when deciding how to loan our Kiva money is do we want to make a loan to a woman or to a man. A great many of the loan opportunities in Kiva are loans to women. Kiva sees this as an opportunity to both enrich and empower female entrepreneurs.

What we have to decide is whether we want to stick with the Kiva mindset and make loans to a woman or break away from the Kiva mindset and make our loans to a man. Both loans to men and to women will help their communities and families, so let's think this through:

<i>Advantages of Lending to a Woman</i>	<i>Disadvantages of Lending to a Woman</i>
<input type="checkbox"/> Can increase a woman's standing in the family and community. Sometimes, women who take responsibility for loans and new businesses can become more assertive and confident in themselves.	<input type="checkbox"/> Sometimes loans to women could lead to jealousy among the men of their communities.
<input type="checkbox"/> Women tend to stay in a community and not move away, so the money we invest in a woman entrepreneur is likely to make an impact on an entire town for a longer period of time.	<input type="checkbox"/> Men are often leaders in their communities and lending to women could disrupt that balance.
<input type="checkbox"/> Lending to women—and making them responsible for repayment—sends a strong message to communities that women are capable and important.	<input type="checkbox"/> In some locations where loans are made to women, there is a rise in violence towards women.
<input type="checkbox"/> Kiva's Field Partners have found that in many areas where loans are made to women, there is a decrease in violence against women.	
<input type="checkbox"/> Helping women will also help the children that they are trying to raise.	

Working in your small group, consider the following questions:

- Can you think of any other advantages or disadvantages of using our Kiva money to loan to a woman instead of loaning to a man?

- Overall, do you think the advantages of loaning to a woman outweigh the disadvantages? Why?

- What do you like the best about making a loan to a woman entrepreneur? What do you like the least?

Lending to a Group

In the Kiva community, lenders have the choice of loaning to individual entrepreneurs who are working to start their own businesses or to groups of entrepreneurs who have joined together to start one business or to support one another as they each begin their own businesses.

While loaning to individuals often seems more personal and rewarding, loaning to groups is often safer for lenders. As we work to decide where to loan our Kiva funds, we should consider the following advantages and disadvantages of loaning to groups:

<i>Advantages of group loans</i>	<i>Disadvantages of group loans</i>
<input type="checkbox"/> Giving to a group can change the lives of many people—including those starting new businesses as well as their family members.	<input type="checkbox"/> Loaning to groups seems less personal. It's hard to tell exactly who is getting the benefit of our good deed. If we loan to individuals, we'll know exactly who we're helping.
<input type="checkbox"/> Giving to a group often requires many Kiva lenders to come together as a team to raise enough money to fill a loan. This means we'll get to track who are partners are and what countries they come from.	<input type="checkbox"/> Loaning to groups means that we'll never be able to cover an entire loan to an entrepreneur by ourselves. We'll always have to find partners. It would be exciting to know that we were completely responsible for changing someone's life, and we won't get that opportunity with group loans.
<input type="checkbox"/> In group loans, every member of the group promises to support one another. If one businessman or woman is struggling, they will have the support of their neighbors and friends—making it more likely that their businesses will succeed.	
<input type="checkbox"/> In group loans, every member of the group works together to guarantee that the loan will be paid back. If one member's business fails, the other members will pay for their losses. If an individual lender fails, we won't get our money back.	

Working in your small group, consider the following questions:

- Can you think of any other advantages or disadvantages of loaning to a group?
- Overall, do you think the advantages of loaning to a group outweigh the disadvantages? Why?
- What do you like the best about making a loan to a group? What do you like the least?

Giving a Gift Card to another Class

One of the neat things about Kiva is that it is possible to give a gift card to another person. The person who receives your Kiva gift is then able to get the good feelings that come from helping someone in the developing world. Better yet, they get those good feelings over and over again each time that their loan is paid back.

One of our options, then, could be to give a Kiva gift card to another class of students. By doing so, we might be introducing a teacher and a room full of 30 kids just like you to a really neat service project that they can get involved in and learn from over time.

This could be powerful, couldn't it? We'd basically be multiplying our power by finding other kids to help—and half the battle is just finding out that Kiva exists. After all, did you know what Kiva was before the year started?

Let's think this through:

<i>Advantages</i>	<i>Disadvantages</i>
<input type="checkbox"/> Can introduce more students to Kiva while they are young. That means they're likely to keep loaning through their whole lives.	<input type="checkbox"/> We don't control where our loan money goes. If sister schools decide to loan to parts of the world that we don't study—or agree with—we cannot stop them.
<input type="checkbox"/> Can introduce more teachers to Kiva—and to the idea of “Funny for Money” day. That means they're likely to get students involved through their entire careers.	<input type="checkbox"/> We don't control how involved our sister schools would become. They might choose not to do anything with the gift cards that we donate—or might forget to reload money over time. We've got to put faith into others and trust that they'll do the right thing with OUR money.
<input type="checkbox"/> Can follow the impact of our loans by setting up a Kiva Team—a group of people that track their loans together. Our Kiva Team is called Team Kids Care, and any school that we give a gift card to will be asked to join our team.	<input type="checkbox"/> We might not ever find out how our money was used. Sister schools might not sign up for our Kiva Team—or might forget to tie new loans to our team.
<input type="checkbox"/> Allows students in other classes to study life in parts of the world that they may never have explored before.	<input type="checkbox"/> Limits the number of people that WE can help. While it's nice to see other kids and classes get involved, gift cards limit our own involvement.

Working in your small group, consider the following questions:

- Can you think of any other advantages or disadvantages of using our Kiva money to give a gift card to another class?
- Overall, do you think the advantages of giving a Kiva gift card outweigh the disadvantages? Why?
- What do you like the best about giving a Kiva gift card? What do you like the least?

Which Country Should We Loan To?

For this Kiva project, we're going to be loaning to entrepreneurs in the developing world. That includes almost every country in Africa and South America, as well as most of the countries in the Middle East and parts of Asia.

Before we can be responsible lenders, though, we need to know a few things about the current conditions in developing countries. Using websites like Infonation or the CIA World Factbook, fill out the table below to learn more about five developing nations:

Criteria	Country:	Country:	Country:	Country:	Country:
GDP Per Capita (US in 2009 = \$48,000)					
Educational Expenditure					
% of Population Undernourished					
Population in 2025					
Number of Motor Vehicles					
Number of Internet Users					
Average Life Expectancy (for women and men)					
Infant mortality rate					

Working in your small group, consider the following questions:

- Based on the information that you collected, which country do you think we should concentrate on loaning our money to? Why?

- Is there any other information that you'd like to have before making a decision about where we should loan our money? Why would having that information help you to make a better decision?

Kiva Loan Questions

Making a Kiva loan to an entrepreneur with the money that we've raised requires careful consideration. The following questions—which can be answered by doing a bit of online research—will help you to determine whether or not your lending team is making a good lending decision.

Criteria	Basic Questions	Intermediate Questions	Advanced Questions
<p>Country Profile</p> <p>(Before making a Kiva loan, you should consider the following questions about the country where your loan will be sent.)</p>	<ul style="list-style-type: none"> ■ What is the GDP Per Capita (a rough way to estimate the average income of residents) in 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? 	<ul style="list-style-type: none"> ■ 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? To adequate healthcare? ■ What is the infant mortality rate (<i>the percentage of infants who die at a young age</i>) 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? 	<ul style="list-style-type: none"> ■ Are there any groups in your country that are actively discriminated against today? Is there a history of discrimination against this group? ■ Are there particular regions in this country where 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?
<p>Entrepreneur Profile</p> <p>(Before making a Kiva loan, you should consider the following questions about the entrepreneur who is looking for support.)</p>	<ul style="list-style-type: none"> ■ 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? 	<ul style="list-style-type: none"> ■ 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 and/or region? 	<ul style="list-style-type: none"> ■ 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/her community? ■ Has your lending team or our Kiva club made loans for other projects just like this one?
<p>Lending Terms/Field Partner Profile</p> <p>(Before making a Kiva loan, you should consider the following questions about the terms of the loan that you are making and the quality of the Kiva Field Partner that will monitor your loan.)</p>	<ul style="list-style-type: none"> ■ 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? 	<ul style="list-style-type: none"> ■ 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? 	<ul style="list-style-type: none"> ■ How does the repayment schedule for this particular loan compare to other loans made by your lending time 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 your 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?

Kiva Loan Questions: Your Notes

While working with a small group of students, use this note sheet to record your answers to the Kiva Loan Questions on the front of this handout.

<i>Criteria</i>	<i>Basic Questions</i>	<i>Intermediate Questions</i>	<i>Advanced Questions</i>
<i>Country Profile</i> (Before making a Kiva loan, you should consider the following questions about the country where your loan will be sent.)			
<i>Entrepreneur Profile</i> (Before making a Kiva loan, you should consider the following questions about the entrepreneur who is looking for support.)			
<i>Lending Terms/Field Partner Profile</i> (Before making a Kiva loan, you should consider the following questions about the terms of the loan that you are making and the quality of the Kiva Field Partner that will monitor your loan.)			

Persuasive Speech Organizer

Now that you have worked to identify a Kiva Entrepreneur that you would like to see our class sponsor with the funds that we have raised, it is your job to give us a 5-7 minute persuasive speech designed to convince us that your entrepreneur's project should be funded more than any of the other projects that we are studying. Use this organizer to plan your thoughts.

<i>Planning Question</i>	<i>Your Response</i>
<p>What is the name of your entrepreneur? What country is he/she from? What kind of business is he/she planning on starting?</p>	
<p>Is there anything about this entrepreneur that makes him/her stand out among other entrepreneurs? Are they working hard to support a family? Are they from a minority group that isn't treated well in their country? Have they successfully repaid loans in the past?</p>	
<p>Is there anything about the country where this entrepreneur lives that makes this project worthy of our support? Has it been torn apart by a civil war? Is it exceptionally poor when compared to its neighbors? What kinds of struggles do its citizens face?</p>	
<p>Is there anything about the loan terms or Kiva Field Partner responsible for managing this loan that we should consider? Will our money be in safe hands? Does this Field Partner have a remarkable track record for monitoring loans or giving lenders updates and journal entries? Will we get the chance to reloan this money during the school year?</p>	
<p><i>Draft of Your Speech:</i> <i>Now that you have researched and organized information about your microloan, craft a draft of a speech designed to convince your peers to support this entrepreneur. Consider including an opening that shares basic details about the loan you are presenting, three or four of the most persuasive facts from the table above, and a closing statement encouraging your peers to select this loan.</i></p>	

Rating Kiva Loan Opportunities

Over the past several days, we have done extensive research about the criteria that responsible Kiva lenders consider when selecting entrepreneurs to support. Many of those criteria are expressed in the lender belief statements listed below. Put a check next to *the three lender belief statements* that you believe are the most important:

Lender Belief Statements			
<input type="checkbox"/> I believe that loans to women are more important than loans to men.	<input type="checkbox"/> I believe that loans to groups are safer than loans to individuals.	<input type="checkbox"/> I believe that loans to nations that are experiencing turmoil are more important than loans to stable nations.	<input type="checkbox"/> I believe that loans to minority groups who have been discriminated against are more important than loans to members of majority groups.
<input type="checkbox"/> I believe that we should only make loans to field partners who have five star ratings.	<input type="checkbox"/> I believe that we should only make loans to field partners that give regular journal updates.	<input type="checkbox"/> I believe that we should only make short-term loans so that we are able to make additional loans this year.	<input type="checkbox"/> I believe that giving Kiva gift cards is one of the best ways for us to spread our influence.
<input type="checkbox"/> I believe that we should only make loans to entrepreneurs who have a family to support.	<input type="checkbox"/> I believe that we should only make loans to entrepreneurs who have successfully repaid previous loans.	<input type="checkbox"/> I believe that every loan that we make should go to the poorest nations possible.	<input type="checkbox"/> I believe that we should make new and interesting loans every time.
<input type="checkbox"/> Your Own Statement:	<input type="checkbox"/> Your Own Statement:	<input type="checkbox"/> Your Own Statement:	<input type="checkbox"/> Your Own Statement:

Now, use the chart below to evaluate each of the entrepreneurs presented in the persuasive speeches delivered by your peers. After listening to every speech, circle the loan that you believe our class should support:

Name of Entrepreneur	Belief Statement 1:	Belief Statement 2:	Belief Statement 3:	Additional Notes
	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	
	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	
	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	
	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	Was evidence provided that supports this belief statement? Yes No	

