

#### Monarch Business School Switzerland Kiva Quarterly Report – 2020 – Q2

# Monarch & Kiva.org Commit In Times Of Challenge And Opportunity

Welcome to this report on the 2<sup>nd</sup> Quarter of 2020 showing Monarch's continued commitment alongside Kiva.org in providing micro loans to individuals and community groups in developing countries for investment in education, agriculture, women in business, shelter and more.

Every month, a round of donations is made with funds from previous loans that are steadily repaid through Kiva's system and from a monthly automatic contribution from the School itself. Monarch Students and Faculty can be proud that the loans made are making a difference especially during a time that is presenting challenges for so many.

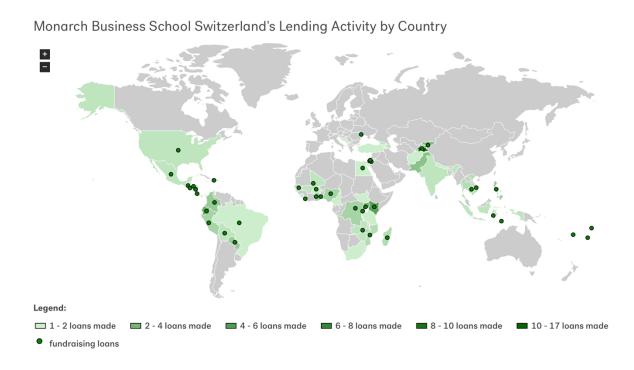
Loan repayments have slowed slightly during this time which is understandable and that has affected our ability to redistribute funds. However, we are still very active and have loaned ten times more than the average Kiva lender to 65 of the possible 75 registered countries.

## Kiva.org Loans That Make A Difference

Kiva helps individuals and groups to provide micro-loans in developing countries with the intention of empowering individual entrepreneurs. Loan amounts that we direct to a recipient is fully passed on to them without any deduction from our intended loan amount. Kiva is funded solely by voluntary donations as separate contributions. Monarch is now an accomplished Micro Loan provider through this reliable and well-established system that Kiva has carefully crafted since its beginnings in 2005. Targeting developing countries and with an enjoyable goal of reaching lenders in all the nations that Kiva has built connections with, we are proud to see people empowering themselves through our regular contributions.

#### The Monarch - Kiva World Loan Map

Monarch has been using the Kiva.org platform to assist in making micro loans available to entrepreneurs from around the world. At present Monarch has made over 186 loans and helped to change the lives of those people.



# **Examples Of Monarch Loan Effects And Appreciative Recipients**



maj

Congo (DRC)

The client is satisfied because she was able to pay the school fees of her children and continues to improve her business. May HEKIMA and his partners live.

Posted by Etienne Lwanche on

July 17, 2019



#### **Greetings from Enok**

Indonesia

Dear Lenders, Enok and her family are very grateful because their access to a water source is not far anymore. She has her own water pump because of your help.

Posted by Santi Susanti on

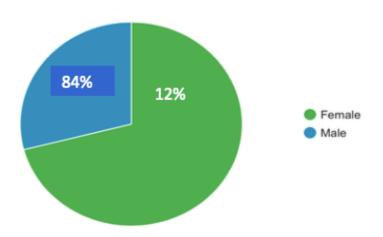
July 5, 2019

# **Monarch - Kiva**Highlights & Statistics

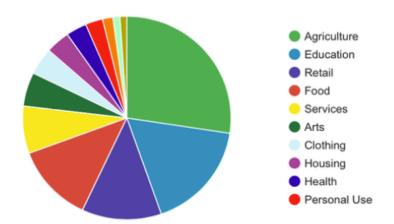
As a committed participant, Monarch is in the 97<sup>th</sup> percentile of lenders, holding from the two previous quarters, and makes consistent and regular contributions to various sectors with emphasis on women, education and business, among other areas. With a very high repayment rate of close to 97 percent in general for Kiva, our funds are re-allocated to other lenders selected carefully through our Kiva membership page.

## **Loans by Gender**

#### Distribution by gender



## **Distribution by Sector**



### Some Other Team Monarch-Kiva **Loans Recipients Location And Focus**



Farming

Funded





Food Production...

India Funded



Tailoring

Uganda Funded



Higher educatio...

Funded

Ecuador





**Andrea Maribel** Cattle

Ecuador





Funded

Primary/seconda...





General Store Philippines

Funded

#### **Community Support**

We have had very positive feedback from the Monarch community including both students and faculty members who feel very proud to be part of this meaningful endeavor. Please feel welcome to join the team as a participant. No payment is required as that is already being contributed on your behalf.

#### **Continued Involvement**

Monarch is committed to giving back to the global community on a grass-roots level that empowers individuals to better their lives. Kiva is an essential part of that commitment. We encourage everyone to join the Monarch Kiva team and help make a difference.

Monarch Business School Switzerland

