



Global Lending and a 15-year journey.



How PayPal and Kiva have partnered to deliver a world of good for 3.6M entrepreneurs and counting...

Since 2005, PayPal and Kiva have been lifting up the global community with access to financial independence. Together, they have put almost \$1.5 billion dollars of low-cost loans to work. From fast payments to streamlined infrastructure, there's far more good in the world for 3.6M+ entrepreneurs across 98 countries. The innovative partnership has also provided small businesses with access to more than 1.4B in loans from nearly 2M lenders. And the repayment rate? An incredible 97%.

Vision

Because PayPal and Kiva are aligned on the absolute need to democratize the financial lending field, the partnership was a given. The two companies united to create a massive impact, especially amongst the most disadvantaged. The success of the partnership extends beyond the numbers and is shown through the incredible stories of the borrowers.

Innovation

Kiva's "Small loans, big impact" ethos helps create an impactful twist on social giving that is threaded through to its core. With PayPal as a partner, Kiva can continue to pivot as needed to better serve the global community. The exponential rise and complexity of technology creates an absolute need for agility. By leveraging PayPal's constantly evolving core capabilities, market expertise, and vast resources—from people to platform—Kiva can manage risk, navigate operations, and accelerate growth without missing a step.

Mission

From 2016 onwards, PayPal has supported Kiva's critical work through the creation and execution of engagement campaigns which target PayPal's global workforce and 60M customers via email. The 2019 offer was simple. Employees could make a free \$25 loan courtesy of the company. For customers, PayPal offered a free \$25 lending credit to the first 10,000 people to lend \$25 to a borrower on Kiva.org. Not only did the customer campaign drive more new lenders to the Kiva site than other previous efforts, PayPal employees also reported a 43% engagement rate—the highest of any employee engagement program at PayPal. The overwhelming success of these campaigns show how PayPal partnerships can have a far-reaching impact that help to create a more inclusive and interconnected global economy. As Neville Crawley, CEO of Kiva observed, "PayPal's mission to democratize financial services resonates profoundly within Kiva and shows up in nearly all aspects of our work. Empowering employees and customers around the shared mission of financial inclusion is what makes this partnership so strong."

“Creating a world in which everyone holds the power to improve their lives starts with one person. I believe we will achieve this in our lifetime.”

- Neville Crawley, CEO of Kiva

15 year journey milestones

3.6M
Small entrepreneur loans with \$1.4B across **98 countries**

97%
Lender Repayment Rate

\$1B+
In Loans to Women

Note: Data based on the business's own internal analysis. Results may not be typical and may vary substantially by business.