

**25m** microenterprises in the United States

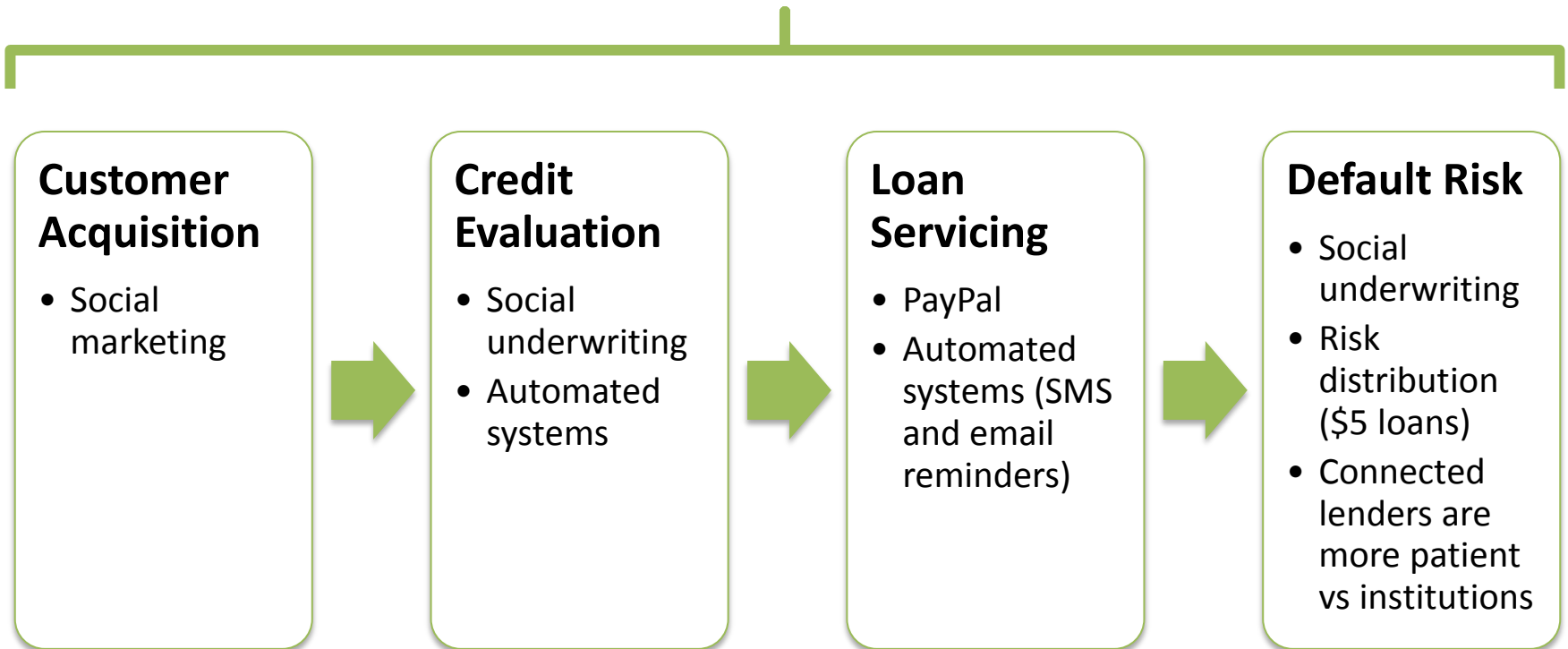
**25k** microloans made in 2012

**8k** small business loan applications turned down by banks every single day

**\$1.00** OpEx for an average U.S. microfinance institution to disburse \$1 of loans

**Difficult to scale U.S. microfinance to meet needs.**

## Social Capital & Technology



## Victor

Cafeto Coffee Shop

San Francisco, CA

...But he received a \$5,000 Kiva Zip loan in December 2011

OVERVIEW

ENDORSEMENT

REPAYMENTS

LENDERS

CONVERSATIONS 14



Personal Story

A loan of \$5,000 helps me to finish construction and decoration of my coffee shop.

0% repaid

Disbursement Type:	 PayPal
Interest Rate:	0%
Repayment Term:	12 months Monthly payments
Grace Period:	N/A
Currency Exchange Loss:	N/A
Listed:	Nov 29, 2011
Disbursed:	Dec 21, 2011
Paying Back:	Dec 22, 2011
Ended:	Nov 27, 2012

### About Cafeto Coffee Shop









Industry:	Restaurant / Caterers
Years in Operation:	New Business
Follow:	



# Victor's loan was crowdfunded by 67 lenders

OVERVIEW | ENDORSEMENT | REPAYMENTS | **LENDERS** | CONVERSATIONS 14

67 Total

			
<b>Cailin Anne</b> Brooklyn, NY	<b>Heidi</b> Boston, MA	<b>Jonny</b> San Francisco, CA	<b>Sam</b> San Francisco, CA
			
<b>Matt</b> San Francisco, CA	<b>Premal</b> San Francisco, CA	<b>Chris</b> Livermore, CA	<b>Harry</b> San Francisco, CA

Hello Victor! I am excited to swing by and purchase a cup of coffee - best of luck to you.

If you guys haven't seen this, Victor's coffee shop, Cafeto is on Yelp, and they've gotten great reviews so far!

Hello to all my lenders! I just wanted to say a huge thank you to all of you for lending me this money and allowing me to launch Cafeto!



OVERVIEW

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### PAYING BACK

A loan of \$3,000 helps me to buy a car so I can clean more houses per day.

68% repaid



### This loan is endorsed by



Victor (Cafeto)

Trustee Type:	Individual
Location:	South San Francisco, CA
Badges:	
On Zip Since:	Apr 14, 2012 (11 months)
Loans Endorsed:	3
Total Value:	\$11,000
Fundraising/Raised:	0
Paying on Time:	3
Paying Back Late:	0

### Personal Story

My name is Rocio Hernandez. My goal is to have my own house cleaning business to help my kids study and progress. I haven't been able to send my oldest one to college, for financial reasons and I'm hoping I can help my younger two.

I currently take the bus to all the houses I clean, and I bring the vacuum on the bus. I also spend a lot of time taking my kids to school.

Transportation is my biggest challenge. At Christmas I had a lot of appointments but I had to cancel some of them because the bus ride took too long and I couldn't make it.

I'd like to grow my business and take more houses and hire other honest people that are looking to work as house cleaners. My dream is to have my own house cleaning service, and have all my employees wear uniforms with my company name.

