



## Monarch Business School Switzerland Kiva Quarterly Report – 2019 – Q4

### **What Does PROFIT Mean?**

Often when we think of the word profit, we automatically go to a focus on finance. While an essential component of current world structures, there are numerous ways in which we can profit, and it is well worthwhile to consider them. They may include: a greater sense of cooperative community, evolving personal wisdom, more joy and fulfillment, expressing your best more often, and being able to identify your natural abilities and express them with a higher frequency. This report shows how, as part of Monarch Business School, you are participating automatically in a micro-loan scheme that empowers. It provides interesting details of statistics and also shares some examples of creative members of our human family in various countries.

### **Kiva.org Loans That Make A Difference**

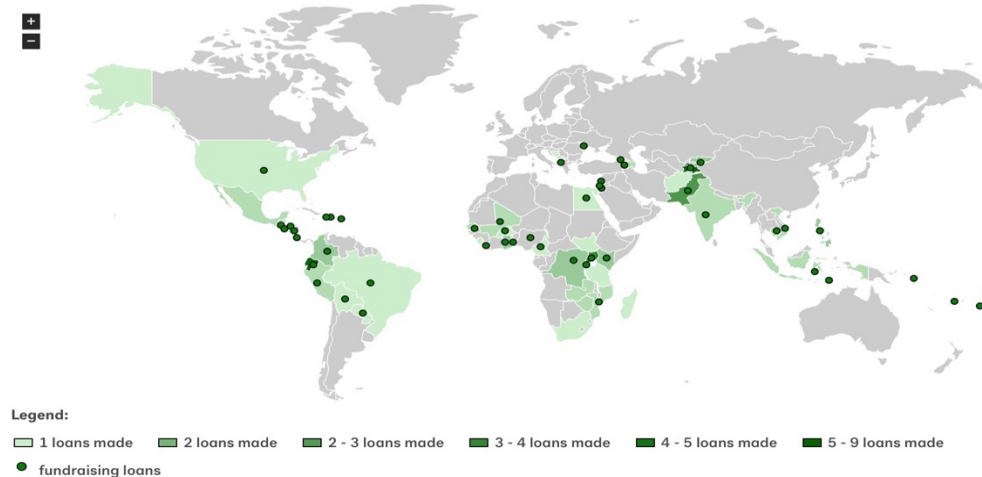
Kiva helps individuals and groups to provide micro-loans in developing countries with the intention of empowering individual entrepreneurs. Loan amounts that we direct to a recipient is fully passed on to them without any deduction from our intended loan amount. Kiva is funded solely by voluntary donations 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 within which Kiva has built connections. 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 145 loans in 62 countries and helped to change the lives of those people.

Monarch Business School Switzerland's Lending Activity by Country



## 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

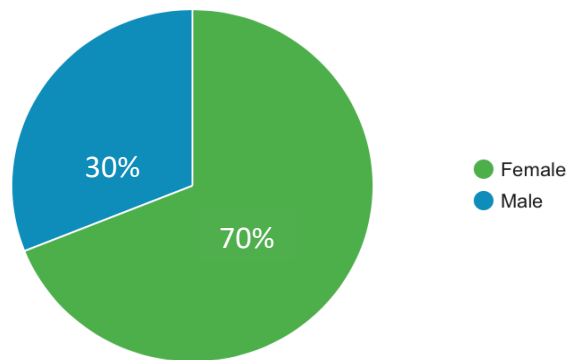
July 5, 2019

# Monarch - Kiva

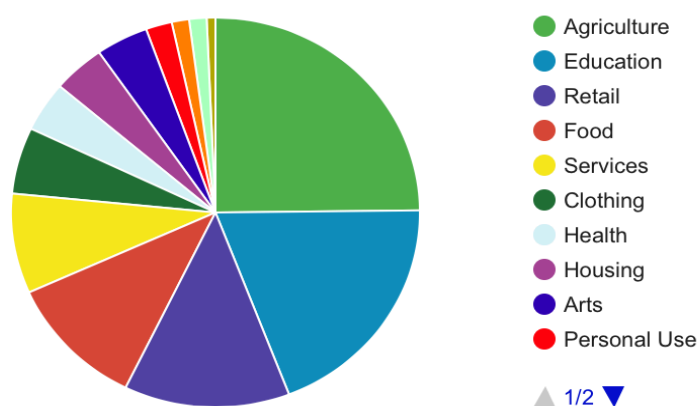
## Highlights & Statistics

As a committed participant, Monarch is in the 97<sup>th</sup> percentile of lenders, up 1 percent from the previous quarter, making 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 borrowers selected carefully through our Kiva membership page.

### Loans By Gender



### Distribution By Sector



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



Henry

Farming

 Uganda

Funded



Bandana

Food Production...

 India

Funded



Edith

Tailoring

 Uganda

Funded



Yulian Stephany

Higher educatio...

 Ecuador

Funded



Andrea Maribel

Cattle

 Ecuador

Funded



Ghaleb

Primary/seconda...

 Lebanon

Funded



Johna

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

