

KIEDF Annual Report 2023

KIEDF **facilitates credit** alongside business services amongst the geographic and social **periphery of Israel**, in order to promote **economic growth** and mobility

Our Programs

KIEDF, an Israeli non-profit, creates employment opportunity and economic development, by supporting small and micro businesses, focusing on economically and socially marginalized populations.

SAWA - Together Microfinance Services

Non-bank loans up to NIS 30K and business training through group guarantee or individually to Bedouin, Druze and Arab female entrepreneurs

SME Bank Guarantee Funds

Guarantees to SME's loans of up to NIS 750K through Bank Leumi and Bank Hapoalim

Arab Businesses Fund

The fund is focusing on Arab owned businesses with loans of up to NIS 100K

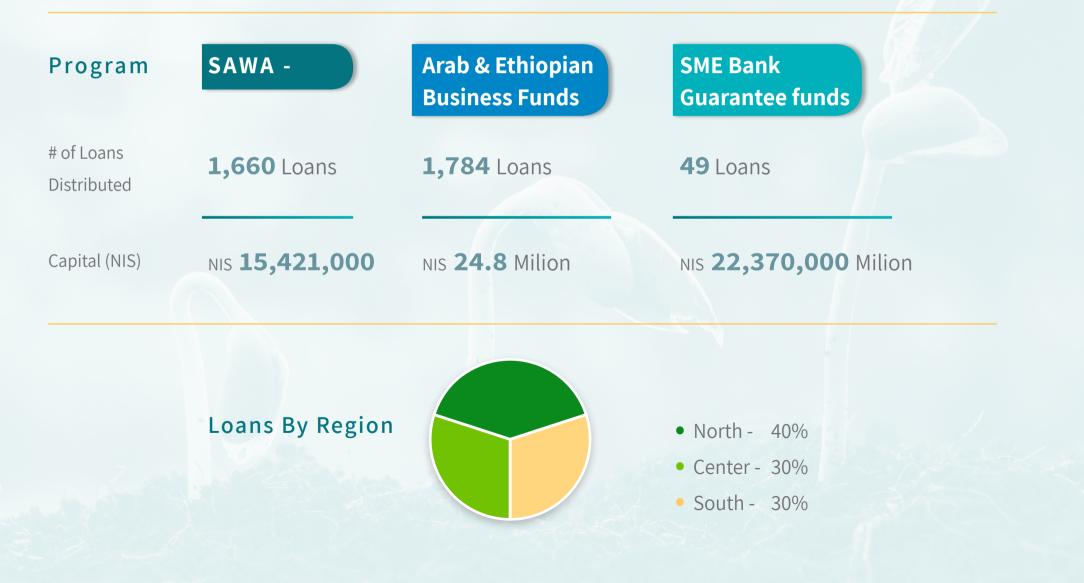
Ethiopian Businesses Fund

Non bank loans up to NIS 100K to businesses in the local Ethiopian Community

2023 Outcomes

Since 1994, KIEDF has deployed: 18,000+ Non-bank microloans NIS 165M

10,000+ Guaranteed bank loans - NIS 1.6B





Since inception, KIEDF has:

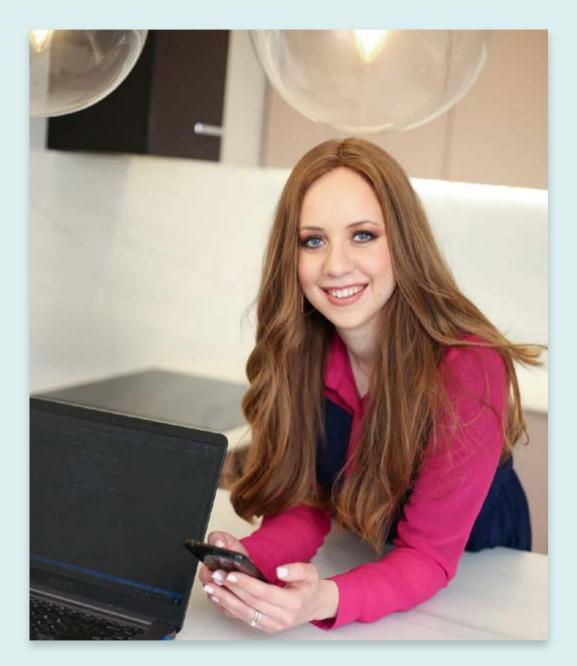
- » Facilitated \$480 mill/ 1.7 billion NIS to micro and small businesses in Israel
- » Supported the development of over **19,000 businesses** and provided over **28,000 Loans**
- » Helped to support over **80,000 jobs**, of which 88% are in Israel's geographic periphery
- » Accumulated loss rate of under 2%, unparalleled in the demographic served

Small L Coans Big Inpact



Devorah, based in Beit Shemesh turned to KIEDF for a loan to support her cosmetics business after being turned down by the traditional banks.

In her words, "Your belief in my vision has not only helped me financially, but has given me the confidence to pursue my dreams".



Al Sanabel, is a social enterprise that allows Bedouin women to reintegrate into the labor force and climb the Socio-Economic Ladder.

With support from KIEDF, Al Sanabel was able to fund the Hura Women Catering program and reduce a systemic problem of unemployment.





Chef Hamudi worked for a long time in various restaurants before deciding to fulfill his dreams and establish his private place.

He came to KIEDF to receive a loan to expand his business, a restaurant located in a very central area of Dvoriya in the center of the village.

Netanel - With the help of KIEDF, Netanel was able to access the needed funding to open his bakery in Beer Sheva (south of Israel).



Abir has been running a daycare for the past 15 years, caring for children aged 3-5. What started from a service she ran from her home, grew to a business that cares for 15-20 children and employes one additional staff member.

A year ago, Abir decided to move the day care center to a larger village, which allows her to maintain and expand relationships with clients. With the help of KIEDF, Abir was able to receive financing to renovate and add equipment for the new clinic





Emergency Loan Fund



Deploy **40M NIS** To Support Small Businesses that Have Been Affected by the War with loans up to 100K NIS



Existing Programs

Continue Bank and Non-Bank Lending



Research

Facilitating Housing Loans in Arab Society

Thank You

For your support and contributions which make our work possible



www.kiedf.com