



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**

Program

SAWA -

**Arab & Ethiopian
Business Funds**

**SME Bank
Guarantee funds**

of Loans
Distributed

1,660 Loans

1,784 Loans

49 Loans

Capital (NIS)

NIS **15,421,000**

NIS **24.8** Milion

NIS **22,370,000** Milion

Loans By Region



- North - 40%
- Center - 30%
- South - 30%

Impact

Since inception, KIEDF has:

» Facilitated **\$480 mill/ 1.7billion** 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 Loans - Big Impact



Stories from the Field

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”*.



Stories from the Field

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.



Stories from the Field



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).



Stories from the Field

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



2024 Focus



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

