



Annual Report 2024





A Year of Growth 2024

KIEDF facilitates access to credit and business services for Israel's geographic and social periphery, promoting economic growth and mobility.

Expanded support to more than **2,000 businesses**, delivering over **₪80M** in essential funding.

Forged **3 key strategic partnerships** with Leket Israel, JFNA & 8200 Alumni.

Enabled **400 small and microbusinesses** to survive through our Emergency Loan Fund.

Secured over **₪50M in new grants and investments** to accelerate our reach and deepen our impact.

Developed an **innovative housing loan pilot** for the Arab sector, grounded in a comprehensive feasibility study.



Key Outcomes 2024

Emergency Loan Fund
For Businesses Affected By The War

₪34.8M
383 Loans

SAWA
Supporting Arab Women Entrepreneurs

₪13.3M
1,450 Loans

ABLF
Arab Business Loan Fund

₪4.5M
56 Loans

SME
Bank Guarantee Funds

₪27M
62 Loans

Loans by Region

North – 42%

South – 26%

Center – 32%

0 10 20 30 40 50



Deployed over **₪1.9B** in credit to support small and microbusinesses in Israel

Helped more than **20,000 businesses** thrive by providing over 31,000 loans empowering entrepreneurs and driving local economies

Disbursed ₪231.5M through 20,000+ non-bank microloans, reaching entrepreneurs typically excluded from traditional finance

Deployed ₪1.7B via 10,000+ guaranteed bank loans, unlocking significant capital through strategic risk-sharing

Maintained a **loss rate of under 2%**, an exceptional result among underserved and higher-risk populations

Our Impact Since 1994



Stories From the Field



Emergency Loan Fund

Rachel's Coffee House in the Hula Valley

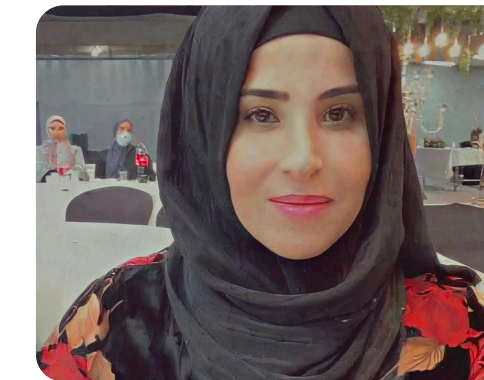
Rachel's coffee house is six kilometers from the Lebanon border, in a combat zone. Once a popular stop for travelers, it employed eight part-time workers. After nine months without visitors, Rachel turned to KIEDF. Despite the challenges, a loan enabled her to keep the café running as a social hub for locals and soldiers who enjoyed meals donated by civilians. She used it to repay debts and sustain operations until visitors return.



Emergency Loan Fund

Reuven, A farmer from Otef Gaza in the South

Reuven has been a farmer since 1981, growing tomatoes and peppers. On October 7, his family was evacuated, and everything stopped. Months later, still displaced, he hoped to return by March to plant a new crop of peppers. Government aid was slow to arrive, but the KIEDF loan helped him cover costs and resume operations.



SAWA

Salam, A Florist from the Triangle Region

Salam started her business to improve her family's financial situation. After studying floral design, she began working from a small room in her home's courtyard. Today, she sells flowers, decorates events, and creates floral bouquets. KIEDF has supported her since 2018, helping her grow her business through four loans. The most recent loan enabled her to upgrade and renew her equipment, further strengthening her operations.



Stories From the Field



ABLF

Kassem, Farmer from the Galilee

In 2014, after years in various jobs, Kassem Hassan followed his dream of farming. He began with a small flock of sheep and gradually built an independent meat and sheep farm. He completed agricultural training and obtained a permit for a regulated sheepfold. Later, he expanded into beekeeping, producing 700 kg of honey annually, and grows seasonal vegetables using vertical trellising.

With two Koret loans, Kassem expanded his business and secured a stable, independent source of income.



SME

Reut, CEO & Founder of NeoBrand Ltd., GNegev Region

NeoBrand Ltd., a young and innovative company in Israel's Negev region, develops and imports food products for major clients like Strauss, Osem, and Shufersal. With just four employees, the company is making a big impact.

CEO and founder Reut shares: "KIEDF's loan was a turning point. It enabled us to launch a new breakfast cereal line for Shufersal, expected to generate NIS 19M in 2025. The loan bridged a critical cash flow gap, helping us cover development and raw material costs before client payments arrived. Our 2025 order volume is already ten times higher".



Focus 2025: Growth & Innovation



Looking ahead, KIEDF is committed to scaling its impact through innovative financial tools, strategic partnerships, and inclusive support that empower communities and drive lasting change.



Pioneering a groundbreaking mortgage pilot with a leading Israeli bank to **empower 1,000** underserved Arab families, unlocking ₪500M+ in capital over the next four years.



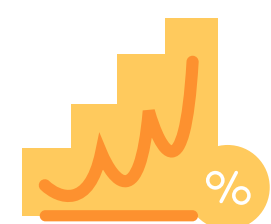
Launching a game-changing consulting program to **help 150** war-impacted small and microbusinesses rise stronger, with tailored support for farmers to rebuild their livelihoods and thrive.



Supercharging the Emergency Loan Fund to ignite recovery and fuel growth for small and microbusinesses, **turning crisis into opportunity** in the wake of war.



Transforming the **David Schwartz Memorial Fund**, in collaboration with Leket Israel, to empower farmers in rebuilding Israel's agricultural backbone and restoring food security for future generations.



Deepening our powerful partnership with Bank Leumi to redefine lending terms and open doors to capital for businesses on Israel's margins, driving economic empowerment across the periphery.



Thank You for Your Support!

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