

Microsoft South Africa: Corporate Entrepreneurship and Innovation

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GIFTS LOGIN REGISTER MY BASKET

Lend About Community Updates My Portfolio

Empower people around the world with a \$25 loan



Vertical Integration

- Cut out intermediaries
- More ground groups

Conclusion

Why this fulfills our problem:

- Grants Kiva Direct Control of Interest Rates and Transparency



The Profit-Making Allure of Product Reconstruction

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Executive Summary

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Core Problem:

The hypocrisy between the core values and the actions:

- high interest rates
- transparency

Kiva's Mission Statement

"We are a non-profit organization with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world. "

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- Countries who are wary of future loans
- Consultative Group to Assist the Poor (CGAP)
- Appui au Developpement Autonome (ADA)
- The Microfinance Getaway
- Some countries do not allow the loans

- High interest rates
- 97% of borrowers pay back their loans
- Exchange Rates
- Hyperinflation

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- Acceptance of buying online
- "World Wide" Web
- Transparency
- Gifting charitable contributions

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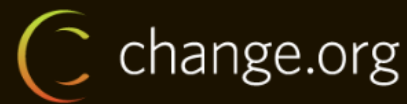
- Technology increases communication between borrowers and lenders
- Reaching out to more countries as they become technologically advanced

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Competitive Rivalry Industry



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Supplier Power:

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- High supplier power because suppliers choose to whom they lend
- However, once the loan is out there they don't have much choice
- No competition between suppliers