



low-cost loans for social enterprises.

Singapore & New Delhi, India

ABOUT US

We are a non-profit that lends low cost loans to social enterprises (SEs) at scale.

By partnering with some of the largest South Asian SE aggregators, we do deals at the ecosystem level to fund pools of SEs, allowing us to bridge the gap in capital that thousands of SEs face. Our tech stack enables us to serve our customers at low cost with minimal NPLs.

FUNDRAISING

We raise donations from foundations, family offices and HNWIs.

Donations are pooled as a revolving fund and lent across multiple rounds to social enterprises

DUE DILIGENCE

We take an ecosystem level approach and use technology to make processes scalable, quick, and accurate.

Developed with:



LOANS

Loans are disbursed directly by us or through our partners.

Partners:



FOUNDERS



Irwan Malhotra
Co-founder
New Delhi, India
[LinkedIn](#)



Edward Yee
Co-founder
Singapore
[LinkedIn](#)

CONTACT

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SUMMARY

- 80G/12A licenced trust
- 16 deals done across Singapore and India
- Portfolio incl. agriculture, crafts, environment & energy, education, etc.
- Generated >\$200,000 in addition revenue for social enterprises



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MANDATE:

Geographic Focus South Asia
Sector Sector Agnostic
Investment Criteria
SEs with proven business model

Deal Stage Multistage – starts small
Deal Sizes USD\$2,000 - \$50,000
Investment Structure
Vanilla Loans (0-4% interest PA)



CASE STUDY

Agriculture social enterprise required funding to expand to a new region to serve additional farmers and increase their income.

Our loan helped them expand their operations and impact the lives of these farmers.

About the Client

Our client runs a project selling onion farming kits to farmers. These kits help the farmers increase their income by changing their crop mix to onions.

Client's Challenges

Our client wanted to reach out to more farmers in Korku through a new pilot program. However, the upfront costs of these onion farming kits were prohibitive. Furthermore, the foundation was unable to tap onto any funding, as it lies within the "pioneer gap".

How Givfunds' helped:

We provided an interest-free loan, enabling the new pilot.

Impact Generated:

- 15-20% potential increase in income of farmers;
- Gathering of data for the foundation to create a training and standard operational procedure manual;
- Increased farmer proficiency in cropping software for future farming cycles