

Kula International: 2026-2030 Social Business Plan



March 2026



Kula International

Our Mission and Vision

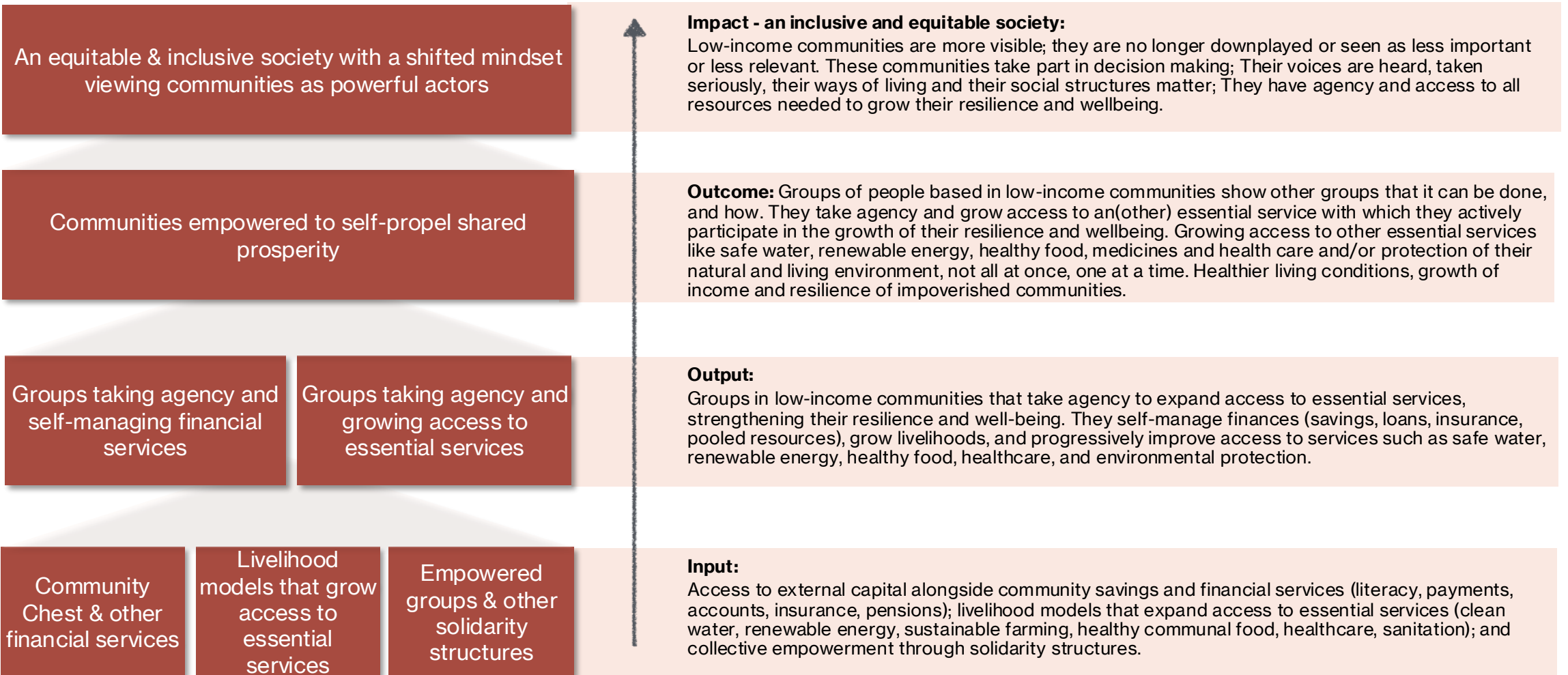
Our mission is to improve the well-being of impoverished communities worldwide and, furthermore, everything that can be conducive to this in the broadest sense. To contribute to a world where every group and community has the opportunity to participate economically, aiming for increasing the well-being of their own community.

Impact first: The foundation does not aim at making a profit and consists entirely of volunteers. Through donations, our foundation is able to set up a revolving fund dedicated to the poorest communities. This so-called revolving fund is locally-led, trust-based and dedicated to invest in groups to give them opportunities to build a better life, be economically empowered, financially included and able to build sustainable social ventures.



Why we exist: theory of Change

Rural and peri-urban communities sustainably improve their livelihoods through locally led, well-managed community finance systems, without long-term dependence on external organisations





Kula International

From start-up to community finance partner

Who we are now:

- Kula supports local partners to build strong, self-managed community finance systems
- We prefer to work with groups showing healthy financial behaviour
- Kula capital is additional – it usually sits on top of group savings
- Our role is to strengthen systems and leadership, not run projects forever
- We operate as a learning organisation: test, learn, adapt, share

What this means:

- Catalytic Capital
- Deeper relationships
- Clear pathways for growth and graduation

Partner Growth Model

From first group to community leadership

How we work with partners

- Start with 1–5 productive groups
- Initial revolving fund: €5,000–€10,000
- Gradual growth over 5–7 years
- Scale to 30–50 groups and community-wide leadership
- Maximum Kula-supported revolving fund: €50,000

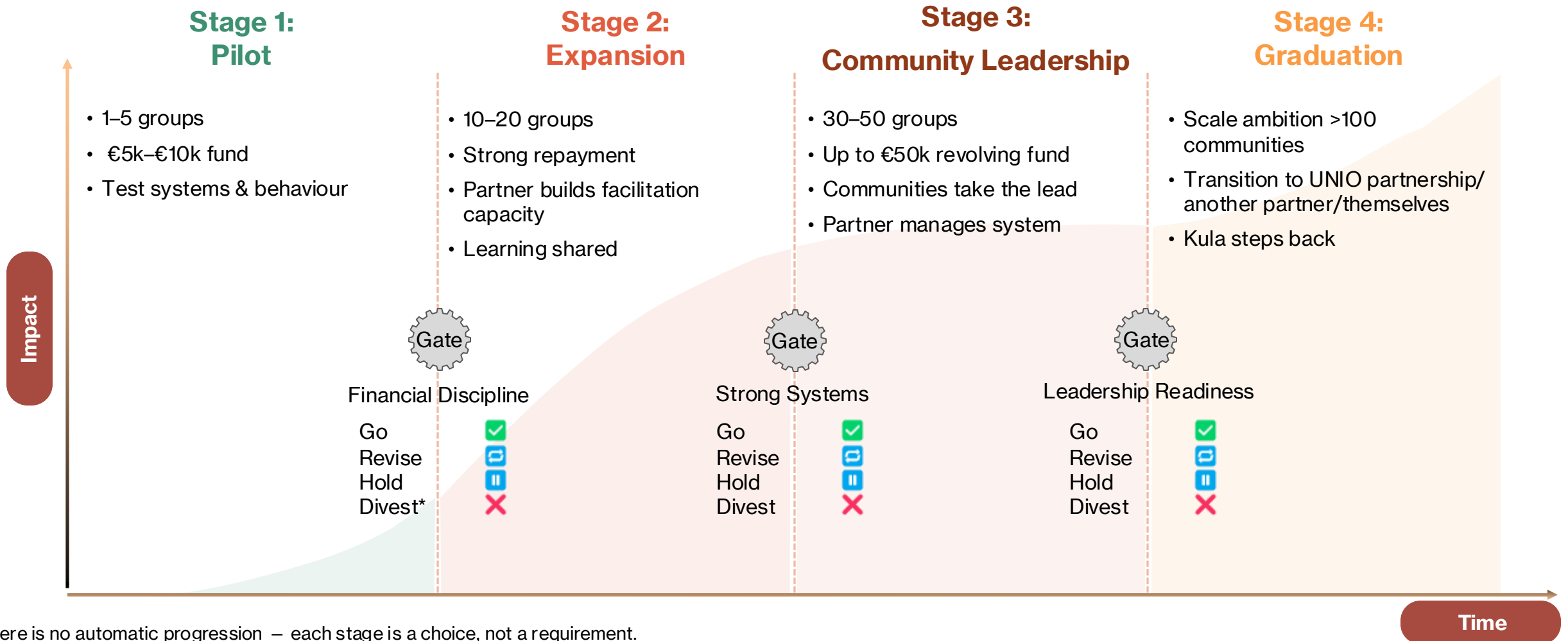
What we expect

- Partners & communities co-invest effort, learning, and leadership
- Active participation in Move to Mutualism
- Willingness to share lessons openly
- Communities demonstrate agency through responsible capital management, fund sustainability, and community leadership.



The Kula Partner Journey

Adaptive pathways shaped by performance, learning, and ambition



There is no automatic progression – each stage is a choice, not a requirement.

*Exit & Portfolio Renewal: Kula will divest from mature or non-aligned partnerships and reinvest in new local partners within the same geography to sustain learning, relevance, and impact.

Portfolio & Geographic Strategy

Focused growth, balanced

1

Overall Limits

- Max 10 partners
- Max 10 countries
- Balanced across
 - Asia,
 - Africa
 - Latin America

2

Regional focus

- **Africa:** Stay in 3 countries
 - Increase fund size from €5k → €50k
 - No new countries
- **Asia:** Bangladesh & Nepal: slow, steady growth (5 years)
 - Explore Southeast Asia for 1 learning-oriented partner
- **Latin America:** Priority growth region
 - 2–3 new partners in max 2 countries

3

Partner transitions

- Drishtee moves to UNIO
- NEED transitions out in the short to mid-term

What Success Looks Like Impact with discipline

For communities

- Strong savings culture
- Reliable access to additional capital
- Local leadership across groups and communities

For partners

- Confident management of €50,000 revolving funds
- Ability to scale groups responsibly
- Clear option to graduate to UNIO

For Kula

- Known for trust, learning, and clarity
- Small, focused, and effective
- A catalyst – not a permanent operator

Move to Mutualism

- Our moonshot to grow impact by replicating locally led models and learning together across communities.





Kula International

<https://www.kulainternational.org/>