

Lend Ledger

User Manual

A free accounting and impact tracking app for Kiva lending chapters.

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What is Lend Ledger?

Lend Ledger is a free, single-file web app built for student-run Kiva lending chapters. It gives your chapter one place to track venture revenue, allocate funds to Kiva loans, and see your real lending impact — without juggling spreadsheets or paying for accounting software.

It works entirely in your browser. There is nothing to install, no account to create, and no data ever leaves your computer.

What Lend Ledger does

- Pulls your live Kiva team stats (loans funded, members, countries reached)
- Logs revenue from your ventures (food stands, fundraisers, donations)
- Tracks what percentage of revenue goes toward Kiva lending vs stays in the chapter
- Sets and tracks a lending goal with a progress bar
- Generates a one-page impact report you can print or save as PDF

Getting Started

Step 1 — Download the app

Go to impactcollectiv.com and click the Download button on the Resources page next to Lend Ledger. Your browser will open a file called `lend-ledger.html`.

Important

Do not just click Open. Save the file to your computer first so your ledger data persists between sessions. In most browsers, right-click the download and choose Save As, then put it somewhere easy to find like your Desktop or Documents folder.

Step 2 — Open it in a browser

Find the file on your computer and double-click it. It will open in your default browser — Chrome, Firefox, Safari, or Edge all work. You should see the Lend Ledger setup screen.

You do not need an internet connection to use the ledger. You only need a connection for the Kiva live stats feature.

Step 3 — Complete the setup screen

The first time you open the app, you will see a short setup form. Fill in the following:

1	Chapter name Your organization or club name as you want it to appear in the app and on reports. Example: PD Microfinance
2	Kiva team ID This is the short ID at the end of your Kiva team URL. It is lowercase with underscores, no spaces. Example: pd_microfinance (from kiva.org/team/pd_microfinance)
3	Lending goal Your chapter's target lending amount in dollars. You can change this later from the dashboard. Example: 10000
4	Target date The date you want to hit your lending goal by. Optional but useful for the progress bar. Example: 2025-12-31
5	Ventures Add the names of your revenue-generating ventures. These become options in the ledger dropdown. Add as many as you need. Examples: Frostbite's Frozen Ice, Curry Kart, Donation

When you are done, click Launch Lend Ledger. The app saves your settings automatically and goes straight to the dashboard on every future visit.

Using the App

The app has four tabs across the top. Here is what each one does.

Tab	What it does
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Dashboard	Your home screen. Shows live Kiva stats, your revenue chart, recent borrower loans, and goal progress.
Kiva Stats	Full view of your Kiva team data — all recent loans with photos, countries, and a sector breakdown chart.
Ledger	Where you log all revenue entries from your ventures and track the Kiva allocation split.
Report	Generates a printable one-page impact summary combining your Kiva data and ledger totals.

The Ledger tab (daily use)

This is the tab you will use most often. Every time your chapter earns money, log it here:

1	Select your venture Pick from the dropdown — Frostbite's Frozen Ice, Curry Kart, Donation, or whatever you set up.
2	Enter the amount The dollar amount earned from that event or sale.
3	Set the date Defaults to today. Change it if you are logging a past entry.
4	Add a note Optional but helpful. Something like "Friday lunch stand" or "bake sale at assembly" makes the ledger easier to review later.
5	Set Kiva allocation % What percentage of this entry goes toward Kiva lending. Defaults to 25%. The app automatically calculates the dollar split.
6	Click Add Entry The entry is saved immediately. You will see it in the table below and the summary updates on the right.

Allocation example

You log \$200 from Frostbite's Frozen Ice with 25% allocated to Kiva.

→ **\$50 goes toward your Kiva lending fund**

→ \$150 stays in the chapter for operations

The Report tab

When you need to share your chapter's progress — with an advisor, at a meeting, or for a school presentation — go to the Report tab and click Export / Print PDF. This opens your browser's print dialog. Select Save as PDF to get a clean one-page document.

Updating your settings

Click the small Settings button in the top-right corner at any time to go back to the setup screen. You can update your chapter name, Kiva team ID, lending goal, or ventures. Your ledger entries are always preserved when you update settings.

Finding Your Kiva Team ID

Your Kiva team ID is the part of your team page URL after `kiva.org/team/`. Here is how to find it:

1	Go to <code>kiva.org/teams</code> Click the Teams link in the Kiva navigation.
2	Search for your chapter Type your chapter or school name in the search box.
3	Click your team Open your team page.
4	Copy the ID from the URL Look at the browser address bar. Everything after <code>kiva.org/team/</code> is your team ID. <code>kiva.org/team/pd_microfinance</code> → Team ID is: <code>pd_microfinance</code>

Important Limitations

Data is saved to your browser

Lend Ledger saves all ledger entries to your browser's local storage. This means:

- The data only exists on the device and browser where you logged it
- If you open the file in a different browser or on a different computer, the ledger will be empty
- Clearing your browser's cache or browsing data will erase your entries

Recommended practice

Pick one dedicated device for your chapter's ledger — ideally the laptop used at club meetings. Back up your data regularly by going to the Report tab and saving a PDF after each session.

Kiva live stats may not load when embedded

When the app is embedded inside a website like Wix, the Kiva API data may not load due to a browser security restriction called CORS. When this happens, the app shows a note saying the API is unavailable — but everything else still works normally.

To always get live Kiva data, open the lend-ledger.html file directly in your browser from your computer rather than through an embedded website.

Troubleshooting

1

My ledger is empty when I reopen the app

You may have opened the file in a different browser or cleared your browser data. Always use the same browser on the same device. Back up by saving a Report PDF regularly.

2

Kiva stats show an error

This is usually a CORS restriction when opening through a website. Open the HTML file directly from your computer instead of through an embedded page.

3

I entered the wrong team ID

Click Settings in the top-right corner, correct the Kiva team ID, and click Launch again. Your ledger entries are not affected.

4

The app looks broken

Make sure you are using a modern browser — Chrome, Firefox, Safari 14+, or Edge. Internet Explorer is not supported.

5

I want to start fresh

In the Ledger tab, click Clear All to delete all entries. To reset the entire setup, click Settings and re-enter your chapter details.

Lend Ledger is a free tool by Impact Collective

impactcollectiv.com · kiva.org/team/pd_microfinance

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