



Microfinance / Financial Inclusion:

VIDEO Competition

Microfinance is an innovative movement that has improved the lives of millions of people living in poverty. Microfinance is an exciting way to empower micro-entrepreneurs around the world, who may otherwise be denied access to financial services and opportunities.

Kiva U, AboutMicrofinance® and Month of Microfinance® are thrilled to invite high school and college students to participate in a VIDEO competition to win a \$200.00 cash prize, courtesy of our sponsor [Citi Microfinance](#).

To compete, high school and college students will submit original student-produced videos that share insights about, innovations in, or the impacts of microfinance/financial inclusion. ONE high school student and ONE college student will be declared the winners of the video competition. Each will receive a \$200 cash prize. See Official Contest Rules listed below for complete details.

Guidelines:

1. Videos should address one or more of the following:
 - a. Help people understand what microfinance is and/or what it does.
 - b. Feature a particular organization(s) or innovation that is making a difference with microfinance.
 - c. Tell the story of the impact microfinance has on individuals and or a community.
2. Only ONE video per student applicant will be accepted. Videos must be original and presented in English (with the option of using voice-over or sub-titles as warranted), and **should NOT exceed FIVE (5) minutes in duration**.
3. By submitting a video, contestants acknowledge and agree that they have obtained any and all necessary permission from any person featured in the video to have their voice and or image used in the video and posted on the internet.
4. Submission deadline: April 30, 2014 @ 5:00 pm EST. Email completed video files and information to: MofMFI@gmail.com. Winners will be announced May 5, 2014.

5. The winning videos will be posted on AboutMicrofinance.com, Month of Microfinance.org, KivaU.org and on YouTube. Winners will be announced on social media networks (Twitter, LinkedIn, Facebook), respective websites, and national media.

Thank you for your interest. We look forward to receiving your video!

Organizers and sponsors mission & vision:

Month of Microfinance:

Our mission is to form a diverse learning community around microfinance and foster nuanced conversations about microfinance. **www.MonthofMicrofinance.org**

AboutMicrofinance:

Our mission is to serve as a clearinghouse of valuable information on microfinance and financial inclusion for professionals and students. Through the collection and dissemination of information, gleaned from global resources and connections, AboutMicrofinance enhances knowledge of microfinance. **www.AboutMicrofinance.com**

Citi Microfinance:

Working across Citi's businesses, product groups and geographies, Citi Microfinance serves more than 150 microfinance institutions (MFIs), networks and investors as clients and partners in nearly 50 countries, with products and services spanning the financial spectrum - from financing, access to capital markets, transaction services and hedging foreign exchange risk, to credit, savings, remittances and insurance products - to expand access to financial services for the underserved. **www.citi.com/citi/microfinance**

Kiva U:

Kiva U envisions a world where all students and educators are empowered with the tools and opportunities to become informed, inspired, and mobilized global citizens. Through experiential learning, digital collaboration, and the power of human connections, Kiva U provides a platform for young people to take action and change lives via microfinance and financial inclusion.
www.KivaU.org

OFFICIAL CONTEST RULES

WHO CAN ENTER: NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. The "Microfinance/Financial Inclusion" Video Competition Contest ("Contest") is open two groups of eligible participants. The first group of eligible participants is open to current high school students who are aged between 13 and 17, are in grades 9 through 12, are enrolled in a public or accredited private high school and who are legal residents of the United States (excluding residents of Puerto Rico and the U.S. territories and possessions) (collectively "High School" participants). The second group of eligible participants is open to current college students who are aged between 18 and above and are enrolled in an accredited public or private college or university and who are legal residents of the United States (excluding residents of Puerto Rico and the U.S. territories and possessions) (collectively "College" participants). Employees (and their immediate families [spouse, parent, child, sibling and their respective spouses] and those living in the same household of each employee, whether or not related) of About Microfinance, Kiva, Month of Microfinance, Citigroup Inc. ("Sponsor"), and their respective parents, affiliates, subsidiaries, advertising and promotion agencies, and all others associated with the development, administration, organization and execution of this Contest are NOT eligible to participate. The Contest is subject to all applicable federal, state, and local laws. An eligible minor in his/her state of residence must

have his/her parent's or legal guardian's permission to enter. Void in Puerto Rico, the U.S. territories and possessions and where prohibited.

HOW TO ENTER: Only ONE video per student applicant will be accepted. Entries will be accepted between 9:00 a.m. Eastern Time ("ET") on April 1, 2014 and 5:00 p.m. ET on April 30, 2014 (the "Entry Period"). Entrants will be required to prepare an original video. Videos must be presented in English (with the option of using voice over or subtitles as warranted). Videos should not exceed five (5) minutes in duration. Completed video files and applicant information (identified below) must be emailed to: MofMFI@gmail.com for submission. Videos must address one or more of the following topics: (a) Help people understand what microfinance is and/or what it does, (b) Feature a particular organization(s) or innovation that is making a difference with microfinance, and/or (c) Tell the story of the impact microfinance has on individuals and/or a community. Videos submitted must be accompanied by the following applicant information: applicant name, applicant address, city, state, zip code, applicant's e-mail address, applicant's age and grade level, applicant's home phone number (including area code), applicant's school name, teacher's name (optional), school address (optional), and school phone number (optional). Entrants who opt to submit a teacher's name should obtain permission from the teacher to use his/her name in connection with this Contest. Only one (1) entry will be accepted from any person and/or email address, regardless of method of entry. Entries can only be submitted online and must be received by 5:00 p.m. ET on April 30, 2014.

Entry (i) must be entrant's own original work, and cannot contain work or material previously published and/or copyrighted in any part by any 3rd party, (ii) must be in keeping with the Sponsor's image and may not be offensive or inappropriate, as determined by the Sponsor in its sole discretion, and (iii) cannot defame or invade publicity rights or privacy of any person, living or deceased, or otherwise infringe upon any person's personal or property rights or any other third party rights. Sponsor reserves the right to disqualify any entry it deems to be offensive, inappropriate, or not in keeping with Sponsor's image, in its sole discretion. All entries and rights to winning video submissions become the property of the Sponsor and will not be returned. Released Parties (as defined below) are not responsible for late, lost, stolen, inaccurate, garbled, damaged, illegible, undelivered, delayed, misdirected, or postage-due entries or mail; for interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections; for lack of availability or accessibility, or miscommunications due to failed computer, satellite, telephone, or cable transmissions or lines; for technical failure or jumbled, scrambled, delayed, or misdirected transmissions; for computer hardware or software malfunctions, failures, or difficulties; or for any other computer, network, technical, typographical, human or other error, problem, or malfunction related to or in connection with the Contest, including, without limitation, errors, problems, or malfunctions that may occur in connection with the administration of the Contest, preparation and submission of videos, the announcement of the prizes, the processing or judging of entries, or any Contest-related materials. Released Parties are not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest and assume no responsibility for any injury or damage to participants' or to any other persons' computer (whether hardware or software), relating to or resulting from downloading materials or software in connection with this Contest, or in preparing and submission of videos.

JUDGING: Potential winners will be selected from among all eligible entries received by a panel of qualified independent judges comprised of a panel of microfinance and/or community development professionals employed by AboutMicrofinance, Month of Microfinance, Kiva U and Citigroup Inc. The judges will review video submissions and select two (2) winners comprised of: one (1) winner from videos submitted by eligible High School students and one (1) winner from videos submitted by eligible College students based on the following criteria: presentation of insight about microfinance, innovations in microfinance, and/or the impacts of microfinance or financial inclusion, creativity and clear and relevant content. The decisions of the judges are final and binding. Sponsor reserves the right to not award all prizes if, in its sole discretion, it does not receive a sufficient number of qualified and eligible entries. In the event of a tie, Sponsor reserves the right in its sole discretion to issue additional awards, but will not be required to do so. In the event of a tie, if Sponsor decides not to issue additional awards, then the tie will be broken and the winner will be the essay that has the most clear and relevant content.

PRIZES: Two (2) winners will each receive a \$200.00 check. There will not be any awards ceremony. Approximate Retail Value ("ARV") of each prize is \$200.00. One (1) winner will be selected from the eligible High School submissions and one (1) winner will be selected from the eligible College submissions. Winners will be notified by e-mail and names of winners will be posted as identified below. To obtain their awards, winners must grant the Sponsor and its designees the right to use their names, likenesses, hometowns, biographical information (including grades and school names) for purposes of advertising and promotional purposes in any and all media now or hereafter known throughout the world in perpetuity without further

notice, permission, or compensation, except where prohibited by law, and will be required to sign a release (the "Release") within fourteen (14) days of notification of having been deemed a winner of the Contest. The Release will be provided by Sponsor. Winners under the age of 18 must have their parents' consent and must have their parents execute and return an Affidavit of Eligibility (the "Affidavit of Eligibility") before any award will be issued. The Affidavit of Eligibility will be provided by the Sponsor. Should a winner fail, refuse or neglect to execute and return a Release and/or an Affidavit of Eligibility, then winner waives its right to a prize and Sponsor may, in its sole discretion award the prize instead to a runner-up based on the same judging criteria detailed above.

Total ARV of all prizes and awards combined: **\$400.00.**

GENERAL PRIZE AND AWARD RESTRICTIONS: Any and all federal, state, and local taxes, where applicable, are the sole responsibility of the winners and award recipients. No cash equivalents, substitutions, transfers, or assignments of prizes or awards are allowed, except by Sponsor, who reserves the right to substitute a prize or award (or portion thereof) of comparable or greater value, at its sole discretion.

NOTIFICATION/ANNOUNCEMENT: Potential winners will be notified on or about May 5, 2014 by e-mail. If any winner is an eligible minor, the prize will be awarded in the name of the parent or legal guardian who will be required to fulfill all requirements imposed on winners set forth herein, including executing and returning the Release and Affidavit of Eligibility. If any prize or prize notification is returned as undeliverable, a potential winner chooses to decline a prize for any reason, or fails to comply with these Official Contest Rules, the prize may be forfeited and, at Sponsor's discretion, awarded to a runner-up based on the same judging criteria set forth above. If any potential winner fails to comply with all requirements as set forth in these rules, Sponsor reserves the right to disqualify such potential winner and, at its sole discretion, award the prize to the runner-up. By accepting the prize, each winner (or, if an eligible minor, his/her parent or legal guardian) grants to Sponsor and its designees the right to use his or her name, likeness, hometown, biographical information (including grade and school name), and entry for purposes of advertising and promotional purposes in any and all media now or hereafter known throughout the world in perpetuity without further notice, permission, or compensation, except where prohibited by law.

USE OF ENTRY: By submitting an entry, each entrant (or, if an eligible minor, his/her parent or legal guardian) agrees Sponsor shall own the entry submitted (including all rights embodied therein in winning entries) and that it and its designees may exploit, edit, publish, use, adapt, modify, or dispose of any entry and elements embodied therein, online, in print, film, television, or in any other media now or hereafter known for advertising, promotional, or other purposes throughout the world, in perpetuity, without additional compensation or notification to, or permission of the entrant, if an eligible minor, his/her parent or legal or third party, except as prohibited by law. Entries will not be returned to participants.

GENERAL CONDITIONS: By entering, entrant (or, if an eligible minor, his/her parent or legal guardian) agrees to release and hold harmless About Microfinance, Month of Microfinance, Kiva, Citigroup Inc., and their respective parents, affiliates, subsidiaries, advertising, and promotion agencies and all others associated with the development and execution of this Contest, and the respective officers, directors, shareholders, agents, and employees of the foregoing (collectively, the "Released Parties") from any and all claims, injuries, damages, or losses to the person or property and/or liabilities of any nature that in any way arise from participation in this Contest or acceptance or use of a prize (including any travel related hereto). In the event the Contest is compromised by non-authorized human intervention, virus, bugs, or other causes beyond the control of Sponsor which corrupts or impairs the administration, security, fairness, or proper play of the Contest, Sponsor reserves the right in its sole discretion to modify, suspend, or terminate the Contest or any portion thereof and/or terminate the participation of any participant (and void his/her entry) whose conduct potentially compromises the Contest and at its sole discretion to award the prizes from among all eligible non-suspect entries received prior to termination using the judging criteria outlined above.

WINNERS LIST: Winners will be notified via e-mail on or about April 30, 2014. A list of winners will be posted on or after April 30, 2014 on AboutMicrofinance.com, Month of Microfinance.org and KivaU.org. The winning videos will be posted on AboutMicrofinance.com, Month of Microfinance.org, KivaU.org and on YouTube. Winners will also be announced on media networks (Twitter, LinkedIn, Facebook), respective websites and national media.

SPONSOR: Citigroup Inc., One Court Square, Long Island City, NY 11120.

CONSUMER DISCLOSURES: NO PURCHASE NECESSARY to Enter or Win. A Purchase Will

Not Increase Your Chances of Winning. You have not yet won. (2) Grand Prizes: \$200.00 check. Total ARV of all prizes and awards combined: **\$400.00**. Contest ends April 30, 2014. Entries must be submitted by e-mail to MofMFI@gmail.com and must be received by 5:00 pm ET on April 30, 2014. See Official Rules above for complete details including video topic and judging criteria. Sponsor: Citigroup Inc., One Court Square, Long Island City, NY 11120.