

kivaUS

Community backed loans



Step 1 - Application

Start and submit a loan application.

Strong applications have:

1. Clear personal and business story
2. Great photo
3. Strong online presence
4. Business documentation



Step 2 (1-15 Days)

Private fundraising period

- Gather 5-40 friends to lend as little as \$25 to your campaign
- Prove your own community trusts you prior to borrowing from the Kiva lending community



Step 3 (1-30 Days)

Public fundraising period

- Your campaign is live on Kiva's platform.
- Visible to 2 million lenders from the global Kiva community



Step 4 - Repayment

Funds disbursed via PayPal within 5-7 days of fully funding

- 1st repayment due 30 days after disbursal
- Regular monthly repayments thereafter; set up auto pay!



More than a loan:

0% interest loans \$1,000 to \$15,000 with loan terms 12 to 36 months

Gain exposure to 2 million potential customers and champions for your business

Connect with lenders looking at make a positive impact by supporting small businesses

Apply at kiva.org/borrow



Kiva: 0% interest loans up to \$15k!

Expanding access to capital and customers for entrepreneurs

Kiva.org is a non-profit that enables passionate and determined entrepreneurs throughout the United States to access 0% interest small business loans. We reinsert relationships into the financial system by facilitating lending through Kiva's community of over 2 million lenders, who are potential customers, business advisors and brand ambassadors of the borrowers we fund.

The loan

- 0% interest, loans from \$1,000 to \$15,000
- Terms are 12-36 months, grace periods are available for agriculture
- Private (15 days) and public (30 days) crowdfunding periods
- Funds disbursed through PayPal

Who is eligible?

- You must be at least 18 years of age.
- You must not currently be in foreclosure, bankruptcy, or under any liens.
- You must not have a violent or financial criminal conviction in the last 5 years.
- You must reside and operate your business in the United States.
- Your business cannot be registered in the states of Nevada or North Dakota.
- You must be seeking a loan for business purposes other than refinancing debt and purchasing stock or equity.
- Your business must not be of a type deemed ineligible for a Kiva loan. Some examples are:
 - federally illegal activities (e.g. gambling, hemp-related products)
 - businesses related to tobacco, pawn-shops, weapons, multi-level marketing, direct selling, cryptocurrencies, drones, or adult entertainment
- You must have a PayPal account (that's how you will receive and pay back your Kiva loan!)
- You must be willing to demonstrate your social capital by having a small number of your friends, family, clients, and/or business partners make a loan to you

Since 2005, over 4.1 million entrepreneurs around the world have borrowed \$1.67 billion through the Kiva website.

Leverage the power of our crowd

- Access 0% interest loan capital from hundreds of individual lenders looking to make a positive impact in their community
- Gain free marketing exposure to 2 million potential customers and champions for your business
Establish connections to people who can support your business
- Join our global community of millions of people committed to empower entrepreneurs around the world

But what can you do with \$15,000?

- Purchase equipment
- Renovate your space
- Gain working capital and increase inventory
- Hire staff to grow capacity
- Pay for certifications and licensing
- Build a website; invest in marketing

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