

kiva U.S.

Community backed loans



● Step 1 - Application

- Start a loan application
- Good applications have:
 - A clear business story
 - A great photo
 - A strong online presence
 - Submit application for review



● Step 2 - (1-15 Days)

- Private fundraising period
- Gather 5-30 friends and family to each lend as little as \$25
- Prove your own community trusts you, before borrowing from the Kiva community



● Step 3 - (1-30 Days)

- Public fundraising period
- Your application is Live on Kiva's platform
- Visible to 1.5 million lenders from the global Kiva community



● Step 4 - Repayment

- Funds disbursed within 5 days of fully funding
- 1st re-payment due 30 days after disbursement
- Regular monthly repayments thereafter



More than a loan:

0% interest, loans up to \$10,000 | Terms up to 36 months | Gain exposure to 1.6 million potential customers and champions for your business | Connect with individual lenders looking to make a positive impact by supporting small businesses | Opportunity to build your business credit score

A Kiva U.S. borrower must

- Use the loan for a legal business
- Be at least 18 years old
- Not currently be in bankruptcy or foreclosure

What loan size can I qualify for?

Kiva U.S. looks at a variety of factors, including but not limited to the following: personal and business finances, online presence, character references, photo quality, and the quality of your loan description.



Nathan, a veteran urban farmer, used his Kiva loan to buy equipment to expand his urban agricultural business.



Paula, a Chilean-American, used her Kiva loan to increase capacity at her empanada shop by hiring a new employee.

Here are some basic guidelines, and example loan sizes to determine what you might qualify for:

\$1,000

Pre-revenue business
0-6 months in operation
No online presence

\$2,000-\$5,000

Cash Flow Positive
6 months - 2 years in operation
Basic online presence

\$6,000-\$10,000

Profitable or established business
2-10+ years in operation
Strong online presence



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