

# kiva U.S.

## Community-backed small business loans



**Up to \$10,000 | 0% interest, no fees | Terms up to 36 months**

Gain exposure to 1.7 million individual lenders looking to make a positive impact by supporting small businesses

Opportunity to build your business credit



Nichole Crust  
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Greater  
Madison

Contact:  
Apply:

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<https://www.kiva.org/borrow>

## 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
- Have or be able to open a PayPal account

## Steps in the Kiva U.S. process



### ● Step 1 - Online Application

- Local assistance available
- Good applications have:
  - A clear business story
  - A great photo
  - A strong online presence



### ● Step 2 - Private fundraising

- Gather 10-35 friends to each lend as little as \$25
- Prove your own community trusts you, before borrowing from the Kiva community
- Up to 15 days



### ● Step 3 - Public crowdfunding

- Your application is live on Kiva's platform
- Visible to 1.7 million lenders from the global Kiva community
- Up to 30 days



### ● Step 4 - Repayment

- Funds disbursed within 5 business days of fully funding
- 1st repayment due 30 days after disbursement
- Regular monthly repayments



[www.kiva.org](http://www.kiva.org)



Trueman's Kiva Loan helped him to expand his business and sell his non-traditional spring rolls at larger events throughout Milwaukee

## What loan size do 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.

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

\$1,000 (max term: 12 months)

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

\$2,000 (18 months) - \$5,000 (24 months)

Cash flow positive  
6 months - 2 years in operation  
Basic online presence  
Endorsed by Kiva Trustee

\$6,000 - \$10,000 (36 months)

Profitable or established business  
2 - 10+ years in operation  
Strong online presence  
Endorsed by top Kiva Trustee