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 disbursal
- 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 at make a positive impact by supporting small businesses | Opportunity to build your business credit score

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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 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.

A $10K Kiva loan helped this Chilean immigrant, sole proprietor of Chile Lindo, an empanada shop that serves as a cultural hub for the Mission district community and for people interested in Chile and South America

A $10,000 Kiva loan helped Nathan, a veteran/entrepreneur/ urban farmer buy equipment for Westside Urban Gardens – an urban agricultural startup

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
Revenue generating business
6 months - 2 years in operation
Basic online presence

$6,000-$10,000
Profitable or established business
2 -10+ years in operation
Basic/Strong online presence

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