



What You Need to Apply for a Kiva Loan

Start your application:
kiva.org/borrow

Personal Information

Personal Information

Full name; email; phone; other phone (optional); street address; city; state; zip code

About you

Gender; birthday; primary language; ethnicity

(Optional) Do you have:

Immigrant status; veteran status; criminal convictions; refugee status

About Your Business

Tell us about your business

Business name; industry; years in business; number of employees; business address (street address, city, state, zip code); Do you have a Business License, EIN number, DBA certificate, or any other business documentation you have obtained to register your business? Is your business a non-profit? Are you legally qualified to do business in New York? Are you interested in learning more about having WE NYC (<https://we.nyc/>) as one of the first lenders to your campaign?

Link to your business' online presence (Optional)

Business website, Facebook, LinkedIn, Twitter, Yelp, Etsy, Instagram, Other

Do you have references from other small businesses? (Optional)

Up to three references (business name, contact name, contact email)

Your Loan Request

Tell us about your loan request

Loan amount (up to \$10K), loan term (6, 12, 18, 24, or 36 months)

Where should we send the money to?

PayPal account name, PayPal account email

Automatic payments

Would you be interested in signing up to repay automatically?

Finances

Personal Finances

What was your household income for the past 12 months? How many people (including yourself) do you financially support? Do you have an unpaid bills or rent more than 90 days overdue? Have you ever filed for bankruptcy? Monthly payments; Do you own or rent your home? On average, what was the minimum monthly payment on your credit card(s) over the past 6 months? What is the outstanding balance on your credit card(s)? Credit Score; Total monthly payments on debt; Comments on monthly payments (optional)

Business finances

Annual business revenue over the past 12 months; total of outstanding business debt; Do you have a business bank account?

Crafting an Effective Kiva Profile

Your Photo, Video, & Narrative:

Basics

Photo

Upload a horizontal picture of you the business owner, smiling with a representation of your business.

Video (Optional)

Upload a short (under 1 min) video featuring you the borrower, showcasing your business.

Loan use statement

This is your tagline. Complete the sentence "A Kiva loan of \$X,XXX helps..." Keep it short (one sentence) and catchy.

Loan description

Between 50 to 300 words (2-3 sentences and a list). Describe what you are going to use the loan for. List out specific expenses and use concrete language.

Business description

Between 50 and 300 words (about 2 paragraphs). Tell the lender a bit about your business. What do you do? How did you start? Where are you now? What's your next step? In this section you are helping the lender believe in your business.

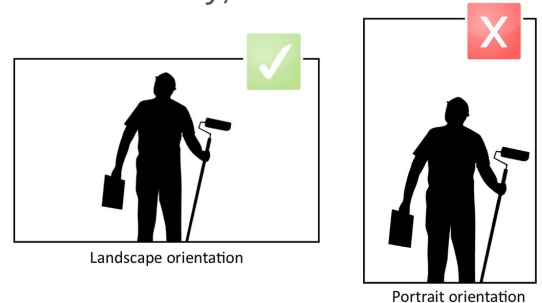
Personal story

Between 50 and 300 words (about 2 paragraphs). Tell the lender about you, your background, family, passions, challenges. In this section you are helping the lender connect to you.

Tips

A great photo:

Shows your smiling face
Represents your business
Is well lit
Is landscape, not portrait orientation (otherwise the site automatically crops it awkwardly)



A great narrative is:

Specific
Tangible
Impactful
Interesting
A Cohesive Story
Grammatically Correct

For more information

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Visit: kivaushub.org/borrow

