



Since 2005, over 2.6 million entrepreneurs around the world have borrowed \$1 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 1.6 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

## Kiva: 0% interest loans up to \$25k!

### 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 1.6 million lenders, who are potential customers, business advisors and brand ambassadors of the borrowers we fund.

### The loan

- 0% interest, loans up to \$25,000
- Terms up to 36 months, grace periods are available for agriculture businesses
- Private (15 days) and public (30 days) crowdfunding periods

### Who is eligible?

To be eligible for a loan over \$10,000, a Kiva U.S. borrower must...

- Be endorsed by a Kiva Top Trustee
- Be at least 18 years old
- Use the loan for a legal business
- Have strong business and personal finances, and a strong loan investment case

### More details on \$25,000 loans

- Business must be in operation for a minimum of 2 years with strong social media presence
- Repeat Kiva Borrowers are more likely to qualify, but not required
- Borrowers are required to recruit 60+ lenders in a private funding period
- In addition to Kiva's online application, candidates asking for greater than \$10k will be asked to complete more in-depth questionnaire regarding the financial health of their business
- Unlike Kiva's regular fundraising process, applicants raising larger loans should aim to fund 30-50% of the loan from their personal network. (If the full goal isn't raised, the funds will be returned to the lenders.)

**To learn more, please reach out to your trustee:**

### But what can you do with \$25,000?

- Upgrade equipment and renovate your space
- Gain working capital or add inventory
- Hire another set of hands
- Pay for certifications and licensing
- Build a website and invest in marketing
- We trust you to decide

