



Since 2005, over 2.6 million entrepreneurs around the world have borrowed \$1 billion through the Kiva website.

"Leverage the power of our crowd"

Kiva: 0% interest loans up to \$15k!

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

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.

- 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.)

Questions? Contact our Capital Access Manager
Gabriella Bomben, Kiva Chicago | 312-853-3477 ext. 460
chicago@local.kiva.org | [Kiva.org/borrow](https://www.kiva.org/borrow)

- Access 0% interest loan capital from hundreds of individual lenders looking to make a positive impact in their community
- Gain free marketing exposure to 2 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

But what can you do with a Kiva micro loan?

- 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

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 5-40 friends 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 1.7 million lenders from the global Kiva community



Step 4 - Repayment

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



Lydia Thompson

Kiva's crowdfunding platform allowed Lydia to keep cash flow, pay invoices and strategize properly to meet the increased demand.



Manvee Vaid

If someone asked me 'Should I apply for a Kiva US loan?' I would say, go for it! The community-based lending component truly causes a positive ripple effect and is a concrete solution within the lending ecosystem for entrepreneurs.

More than a loan:

0% interest, loans up to \$15,000 | Terms up to 36 months | Gain exposure to 1.7 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