**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

Sophia Zisook | sophiaz@kiva.org | 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

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.

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

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

For more information

Follow: facebook.com/Kiva
Email: sophiaz@kiva.org
Phone: (872) 256-2375
Visit: kivaushub.org/borrow