

Launched by Mayor Lovely Warren in August 2016, Kiva Rochester is a partnership between Kiva (an international nonprofit) and the City of Rochester. Kiva underwrites 0% interest, \$0 fee business loans of up to \$10,000 and facilitates crowdfunding on their online platform. The KivaRoc team works with Rochester entrepreneurs throughout the application, fundraising, and repayment process to help them succeed.

Minimum Requirements

- At least 18 years old
- Not in current bankruptcy or foreclosure
- Not a Franchise or Multi-level marketing
- Using the loan for a legal and socially responsible business

Our Most Successful Borrowers

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Are Tech Savvy
 Responsive by email, have a PayPal, and are practiced at website navigation, etc.
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Have a Strong Network of Supporters
 10-35 people from your community will lend \$25 each on the Kiva platform once you're approved.
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Are Significantly Impacted by a Small Loan
 A loan of \$1,000 to \$10,000 will either increase your business' revenue or decrease expenses.
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Have a Business Plan
 A specific, written plan shows potential supporters your plan for growth and the use of your Kiva loan.
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Work with the Kiva Rochester Team
 Borrowers who work closely with us are more likely to succeed on the platform.

If this sounds like you:

Start your application:

kiva.org/borrow

Average Loan Sizes:



For More Information

Call: 311

Follow: facebook.com/KivaRoc

Email: KivaRochester@CityofRochester.gov

Visit: cityofrochester.gov/Kiva