



Since 2005, over 2 million entrepreneurs around the world have borrowed \$850 million 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 1.5 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's Crowdfunded Loans

Expanding Access To Capital and Customers for Entrepreneurs

Kiva.org is a non-profit that enables passionate and determined entrepreneurs throughout the U.S. to access 0% interest small business loans. We reinsert relationships into the financial system by facilitating lending through Kiva's community of over 1.5 million potential customers, business advisors and brand ambassadors.

The Loan:

- 0% interest, Loans Up to \$10,000
- Terms up to 36 months, grace periods are available for agriculture businesses
- Opportunity to build your business credit score
- Funded by hundreds of lenders from around the world, in increments of \$25

Who is Eligible?

A Kiva U.S. Borrower Must...

- Be at least 18 years old
- Not currently be in bankruptcy or foreclosure
- Use the loan for a legal business

We care about your Character, not your Credit Score:

- No credit score, collateral, business plan or financial statements required
- You establish your reputation and community of support by inviting lenders from your network
- Unlike other crowdfunding platforms, our community of 1.5 million lenders funds the majority of the loan amount

But what can you do with \$10k?

- 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

To apply, visit www.kiva.org/borrow

To learn more, reach a human at borrowers@kiva.org

