

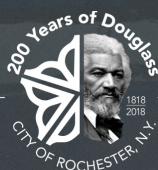


**kiva**  
ROCHESTER

**Interest-free loans** of up to \$10,000 for  
small businesses and entrepreneurs in  
the City of Rochester

***Celebrating  
Two Years!***

**B**lieve.



**Lovely A. Warren, Mayor  
Rochester City Council**

Dear friends,

In August 2016, I started the Kiva Rochester program with one objective: to give more Rochesterians a shot at the American Dream. Rochester has been shaped by businesses like Kodak, Xerox, Bausch and Lomb, and Wegmans, which all started with entrepreneurs thinking big but starting small. Today, I am working to ensure that every Rochester resident has the opportunity to better their life and build wealth through entrepreneurship. However, I recognize that many aspiring entrepreneurs are unable to access capital from traditional lending institutions, creating barriers for people to pursue their dreams of business ownership.

Kiva Rochester is increasing opportunities for business ownership by providing local entrepreneurs with access to Kiva's 0% interest crowdfunded loans of up to \$10,000. The program is paving the way for residents in every corner of our city to launch and grow their businesses and to become employers, not just employees.

So far, over \$330,000 has been invested into 68 small businesses right here in the city of Rochester. These businesses are transforming our neighborhoods, creating jobs, and making Rochester a more dynamic city.

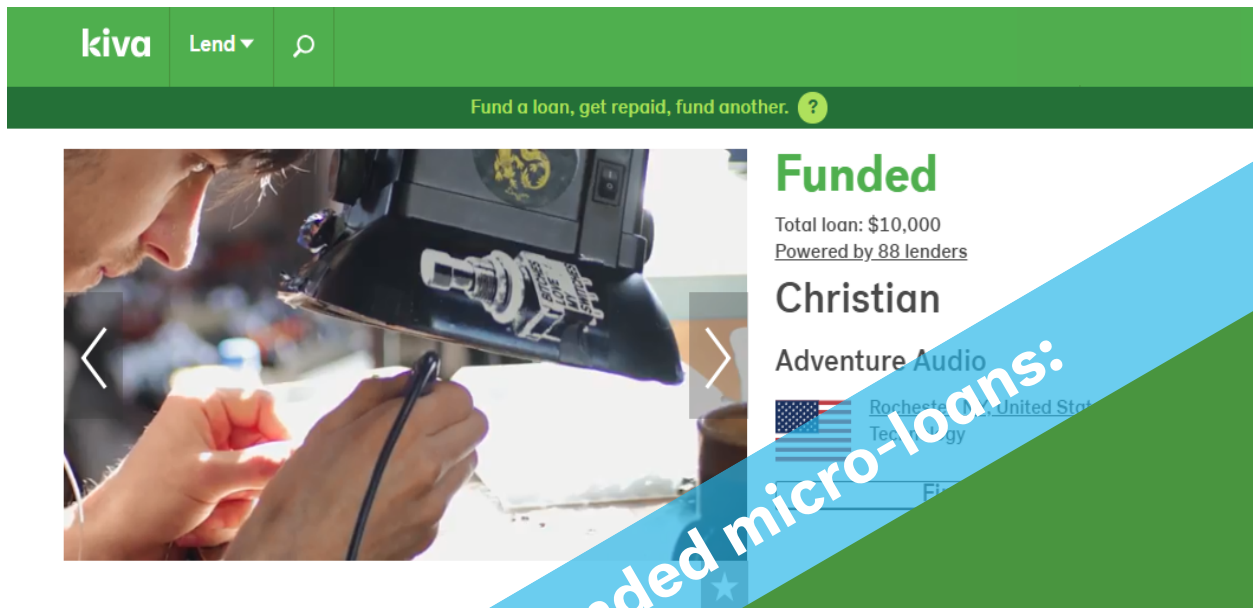
Thank you for supporting small business in our community,



LOVELY A. WARREN

Mayor, City of Rochester





The screenshot shows the Kiva website interface. At the top is a green navigation bar with the Kiva logo, a 'Lend' dropdown menu, and a search icon. Below this is a dark green banner with the text 'Fund a loan, get repaid, fund another.' and a question mark icon. The main content area features a large image of a person working on a circuit board under a lamp. To the right of the image, the loan status is 'Funded' in green, with details: 'Total loan: \$10,000' and 'Powered by 88 lenders'. The borrower's name is 'Christian' and the business is 'Adventure Audio'. A blue diagonal banner with white text 'Kiva's crowd-funded micro-loans:' is overlaid across the middle of the page. Below this banner, on a green background, are several bullet points describing the loan terms and funding process. A faint, stylized snowflake logo is visible in the bottom left corner of the green background.

**Kiva's crowd-funded micro-loans:**

- 0% interest and no fees
- Loan amounts of \$10,000 or less
- Repayment terms up to 36 months
- Funded by over 1 million lenders from all over the world and right here in Rochester
- Borrowers secure loans of \$25 or more from a small number of personal contacts to prove their creditworthiness





## Terrell Hicks

### IM DIVINE

**\$2000 funded by 35 lenders**

**August 2017**

IM DIVINE seeks to provide affordable, stylish clothing to the city. The Kiva loan was used to purchase inventory for this new business.



## Qiana Perry

### JMarie Crochet Designs

**\$1000 funded by 37 lenders**

**September 2017**

JMarie Crochet Designs shares the creativity of a mother-daughter team via custom designed apparel. The Kiva loan was used to purchase a laptop and office supplies.



## Sandreatta Guess

### Mama S Divas Shop

**\$1000 funded by 22 lenders**

**October 2017**

Mama S Divas Shop is the longtime dream of Sandreatta. The Kiva loan was put towards startup costs.



## **Curtis Kendrick**

### **Cabo Frio Jazz**

**\$3000 funded by 22 lenders**

**November 2017**

Cabo Frio is a local jazz band. The Kiva loan was used towards marketing costs for their next CD release.



## **Marissa Barashi**

### **World of Pure Imagination**

**\$3000 funded by 30 lenders**

**November 2017**

World of Pure Imagination sells international specialty foods. The Kiva loan was put towards inventory and marketing costs.



## **Lydia Rivera Warr**

### **Roc Roadside Assistance**

**\$5000 funded by 79 lenders**

**November 2017**

Roc City Roadside Assistance provides emergency roadside assistance with a personal touch. The Kiva loan was used towards purchasing a tow truck.





**Eileen Graham**  
**Perfect Solutions**

**\$2000 funded by 35 lenders**  
**November 2017**

Perfect Solutions strives to provide educational games and flashcards at affordable prices. The Kiva loan was used towards graphic design and printing costs.



**Patrick Dalberth**  
**Crazy Bowl Café**

**\$7000 funded by 153 lenders**  
**November 2017**

Crazy Bowl Café is a one-of-a-kind family restaurant. The Kiva loan was used to put the finishing touches on the space before launch.



**Tiffani M Devine**  
**The Beauty Room Salon**

**\$5000 funded by 159 lenders**  
**December 2017**

The Beauty Room Hair Salon is an upscale salon and wig shop with reasonable prices. The Kiva loan was used to purchase equipment, inventory and move into a physical location with greater privacy for clients.

## **Marc Presciutti**

### **Love INK**

**\$2000 funded by 61 lenders**

**January 2018**

Love INK is a private tattoo studio. The Kiva loan was used to purchase furniture and a heating and air conditioning unit before the grand opening.



## **Marquita Wilson**

### **Dare to Walk Different**

**\$5000 funded by 92 lenders**

**January 2018**

Dare to Walk Different offers statement-making footwear as well as clothing and accessories. The Kiva loan was used to expand inventory and purchase a Point of Sale system.



## **Bridget Strub**

### **Wildflower Birth Support**

**\$5000 funded by 63 lenders**

**February 2018**

Wildflower Birth Support offers holistic care for families through the birth process. The Kiva loan was used to purchase breast pumps to rent out, creating a sustainable revenue stream for the business.







## **Kota Christopher Briley** **Twist This LLC**

**\$7000 funded by 46 lenders**  
**March 2018**

Twist This serves up "unusual, usual eats" around the city in their food truck. The Kiva loan was used to purchase a fire suppression system and a stylish truck wrap.



## **Marcie Muller** **Renewal Property Maintenance**

**\$10000 funded by 134 lenders**  
**March 2018**

Renewal Property Maintenance is a landscape and construction business with a commitment to hire individuals who face barriers to employment. The Kiva loan was used to renovate and move into their new office.



## **Toshia Mitchell** **Note Notables**

**\$1000 funded by 28 lenders**  
**March 2018**

Note Notables sells novelties with inspiring and hopeful messages. The Kiva loan was put towards inventory costs and vendor fees.

**Amber DeWitt**  
**Honey, I Shrunk the Menu**  
**\$6000 funded by 116 lenders**  
**March 2018**

Honey, I Shrunk the Menu is a Créole and Ethiopian fusion food cart. The Kiva loan was put towards the cost of the cart and other supplies.



**Molly Flaherty**  
**M/Body**  
**\$10000 funded by 129 lenders**  
**May 2018**

M/Body is a fitness center committed to uplifting clients through positivity and healthy practices. The Kiva loan was used to buy specialized equipment to expand services for people suffering from Parkinson's.



**Sophia Billotti**  
**SB Floral Designs**  
**\$3000 funded by 91 lenders**  
**June 2018**

SB Floral Designs is a florist shop born out of Sophia's reputation for beautiful bouquets among her friends. The Kiva loan was used to cover moving costs into a storefront.





## Christopher Williams

### A Gamer's Nostalgia

**\$2000 funded by 52 lenders**

**July 2018**

A Gamer's Nostalgia is a community gaming room and event space. The Kiva loan was used to purchase the latest consoles, extra controllers and other equipment.



## Jamison Clark

### Goose Design Co.

**\$5000 funded by 142 lenders**

**July 2018**

Goose Design Co. is working to simplify political organizing through Updraft: The App for Activism. The Kiva loan was used towards development costs.



## Tiffaniey Davis

### Oasis of Love Family Child Care

**\$1000 funded by 14 lenders**

**July 2018**

Oasis of Love is a locally owned daycare teaching heritage, financial knowledge, language learning, nutrition and the arts. The Kiva loan was used to jump-start the opening of the center.





## Christian Terjesen Adventure Audio

**\$10000 funded by 88 lenders  
July 2018**

Adventure Audio is a small audio electronics company of young musicians and engineers that make guitar pedals and synthesizer modules. The Kiva loan was used to buy a UV printer as they begin to make their casings in-house.

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Loans Funded

\$102.0K

Total \$ Lent

\$4.4K

Average Loan Size

1.8K

Total Lenders

**Our Second Year**  
*at a glance*

*see what we're up to*

**facebook.com/KivaRoc  
cityofrochester.gov/KivaRoc**

*stop by KivaRoc office hours*

**Wednesdays, 3-6pm  
Central Library  
115 South Ave.**

*reach out for help*

**kivarochester@cityofrochester.gov  
borrowers@kiva.org**

*start your application*

**kiva.org/borrow**

*online resources*

**kiva.org/businesscenter**