



Creating Access to Capital for Wisconsin Entrepreneurs

Kiva US, part of the nonprofit Kiva.org, is a website that enables financially excluded and socially impactful entrepreneurs to access 0% interest small business loans. These loans are crowdfunded through a borrower's personal and professional networks as well as Kiva community of over 2 million potential customers, business advisors and brand ambassadors.

The Loan:

- 0% interest, No fees
- Up to \$10,000 for first loan
- Terms up to 36 months
- Crowdfunded by borrower's personal and professional network as well as Kiva's lenders
- Opportunity to build your credit score
- 1-3 month application and fundraising period
- Borrowers have 90% success rate of reaching their goal on Kiva

We care about your Character, not your Credit Score:

- No credit score, collateral, business plan or financial statement required
- We use a process of social underwriting to determine creditworthiness of a borrower
- You establish your reputation and community of support by inviting lenders from your network

Possible uses for a \$10,000 loan:

- Upgraded equipment
- Another set of hands
- Business management software
- Working capital for inventory
- Space renovations
- Certifications and licensing
- Market booths
- A website and marketing presence

To learn more, visit: bit.ly/kivawwbic

Contact Kiva Advisor: Nichole Crust, nichole.crust@wwbic.com or 414-610-8675

Required for Eligibility

A Kiva Borrower Must...

- Be 18 years old
- Have a PayPal account
- Not currently be in bankruptcy or foreclosure
- Not have a business that's involved in multi-level marketing or illegal activities
- Invite at least 15-30 individuals to lend as little as \$25 each to their campaign

Suggested for Eligibility

A Kiva Zip Borrower Should...

- Be comfortable marketing themselves and their business in English
- Be comfortable leveraging personal and professional networks to help fund their campaign

