

The Application



Start your application at:

• kiva.org/borrow •

**Before you start your application,
make sure you have all your ducks in a row.**



I have a qualifying business



I want a small business loan



I have a solid plan to use my loan



I know my personal & business info



I understand how Kiva works



My community is ready to support me

If you think you're ready, start your application:

• **kiva.org/borrow** •

The Application

Below are the sections in the application and the information you need to provide. Kiva is consistently updating their application, but this should give a guide on information/documents to prepare to successfully complete the application.

Personal Information

This section asks about you, your contact information, and your address.

Kiva Terms of Use

Before going through the application, Kiva has you read and agree to their terms.

Eligibility

Here you show that you and your business qualify for Kiva's basic eligibility requirements. **See page 14** for a list of ineligible businesses.

To apply you need a verified [PayPal](#) account attached to your bank account. Make one at [paypal.com](#)

General Loan Information

What size loan are you asking for and what are you using it for?

Income & Household Payments

This section asks about the cash flow of your household, including income (business and other) and expenses (rent/mortgage, credit card payments, student loans, child support, etc.).

Business Revenue & Payments

This asks about your business financial information. Kiva wants to see a comprehensive picture of what money's coming in and what's going out.

Business Name & Address

This asks about where your business is located, how long you've been in the business, what it does for your community, and if you've worked with mentors or business organizations.

Business Online Presence

Enter all of your business' social media, website, and any other online presence. This is not required but it can help your application.

Credit History

Kiva wants to know your credit score and bill payment history. Kiva will also do a soft pull on your credit. There is no minimum credit score.

The Application

Kiva Loan Profile

This is your pitch. Tell your lenders about you, your business, and how you are using your loan. This includes:

- Tagline
- Photo
- Personal Story
- Business Description
- Loan Description

In addition, Kiva prohibits loans that are:

See pages 5-13 for a step-by step guide for crafting an effective loan pitch.

Cost List

What are your specific loan uses and their costs? **See page 11** for details.

Profile Photo Upload

You need a horizontal (landscape) photo of you, the business owner, smiling with a representation of your business. **See page 8** to learn how take an effective photo.

Uploading Documents

This is where you upload any proof you have to verify your business and personal information. The more you provide, the easier it is for Kiva to approve you for the full amount of your loan.

Here are some examples of business documentation:

- Incorporation documents
- Government registration (federal, state, county, or city)
- Permits
- Doing Business As (DBA), or Fictitious Business Name, or Assumed Business Name
- Business tax returns
- Mail with your name, your business name, and address

Review Your Application

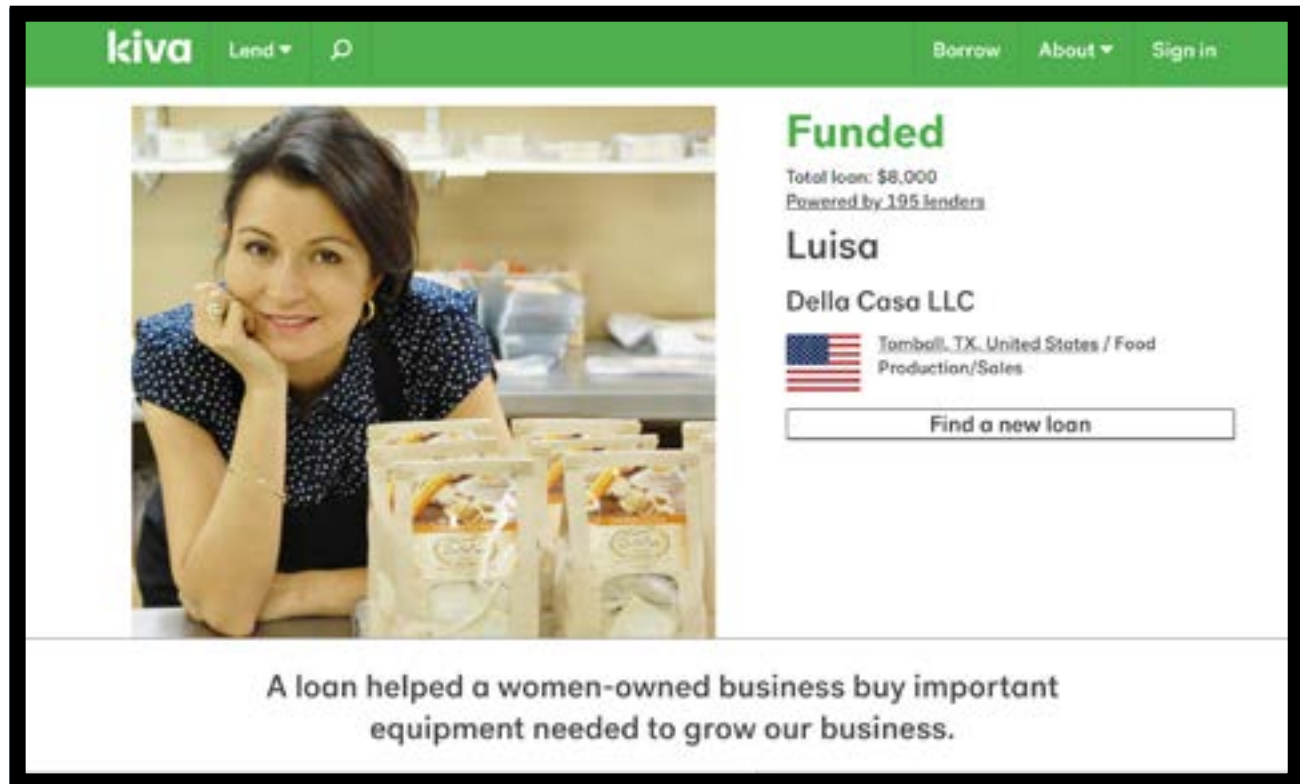
On this page you can preview how your loan profile will look on the site and verify that all sections of the application are fully completed. When you are satisfied, submit your application!

Use the following pages (5-13) for a step-by-step guide for crafting an effective pitch.

Your Pitch

This section of your application is your pitch: it will be posted publicly on the Kiva site.

Tell the investor about you, your impact in the community, and your business. **Show them why they should lend to you.**



The screenshot shows a Kiva loan page. On the left is a photo of a woman, Luisa, sitting at a table with several bags of food. On the right, the loan status is 'Funded' with a total loan of \$8,000, powered by 195 lenders. The borrower is Luisa Della Casa LLC, located in Tomball, TX, United States, in the Food Production/Sales category. A 'Find a new loan' button is visible. Below the photo and text, a caption reads: 'A loan helped a women-owned business buy important equipment needed to grow our business.'

The application gives some prompts for each section, and this guide will help you craft an even more effective overall narrative.

The best way to write your pitch:

1. Read through other pitches on <https://www.kiva.org/lend-by-category/kiva-u-s>
2. Write a draft using this guidebook
3. Have a friend or a librarian look it over and provide edits
4. Send it to the Kiva Houston team so we can help you tweak it
5. Copy and paste the finished pitch into your application

A loan of \$100,000 helps 15 kids be placed in a home with safe living conditions and proper nutrition.



T'Kea's story

Too often we live a life of wondering “what is my purpose” and I am not exempt from this feeling at all. I always knew that my passion was to make a difference in lives but was never sure of exactly how I would do this. I started volunteering at the age of 14, working at a local Boys and Girls club, soup kitchens, and homeless shelters in Milwaukee, WI my hometown. I went on to pursue my Bachelor's degree in Social Welfare and a Master's in Clinical Psychology because I knew that my heart was dedicated to helping others in need. While interning for my Master's degree I worked at a private practice providing therapeutic services to children ages 5-17 and I instantly knew that this was the population that needed my skills.

Seeing this facility where these children are living in unsafe conditions with no contact with their parents broke my heart, especially because I am a mother myself. I could not fathom the thought of hearing about a child dying in this facility dying of illness, malnutrition, and human trafficking and not knowing if my child is okay.

After doing extensive research and taking classes on how to open a group home in TX, I decided to pack up and move to Houston, TX with hopes of opening a group home to remove students from these unsafe conditions and attempt to reunify them with their parents.

I am very proud of not only giving students a safe home but also be able to provide internships and scholarships to students because this is what led me to where I am today. If I had never received scholarships I would not have been able to attend college and my internship allowed me to find my true calling.

Business Description

McClendon Family Social Services is a non-profit group home, I have applied for 501(c)(3) status and am currently awaiting approval, that works with male youth ages 5-17 with both with emotional distress as well as those who have been removed from the home, no fault of their own. My goal is to work with students that are currently living in the detention facility located on the Texas border, where the students were removed from their parent's care and their parents have been deported.

I have partnered with the local college, Lone Star College and currently waiting on a response to partner with the University of Houston, to provide internships and jobs to students pursuing Social Service degree. I have also written a contract stating if students work 1 year after graduation with my company I will provide a \$1,000 scholarship. As a start-up, I will work as my own director completing payroll, working with case managers, and scheduling until the business is profitable enough to hire a director. The goal is to have 1 staff and 1 volunteer/intern on the 1st and 2nd shift and 1 employee on the 3rd shift per state requirements.

The funds from the business are a guarantee, coming from the Department of Children and Families with a locked-in rate of \$280/day/child which will equate to \$84,000 a month in revenue and about \$40,000 in profit a month.

What is the purpose of this loan?

I am applying for this loan because I am short of funding to furnish the home. The loan will help furnish the home, allowing me to buy a living room set, beds, mattresses, rugs, desks, small kitchen appliances, and chairs.

This loan will allow me to complete the home by preparing the home for the students which allows me to submit my application to the state to have my home inspected for state approval.

Here is what your pitch looks like altogether. This page gives an overview of the pitch and the next few pages give an in-depth description of each part.

Tagline

A (Page 7) Your tagline. Keep it under 20 words. Make sure it's concrete and specific. Finish the sentence “A loan of \$XX helps...”

Photo

B (Page 8) A horizontal picture of you smiling with a representation of your business.

Personal Story

C (Page 9) Tell the lender a little about you as a person. In this section you are helping the lender connect to you. Under 300 words.

Business Description

D (Page 10) This is your elevator pitch. In this section you are helping the lender believe in your business. Tell us where you started, what you're doing now, and your future plans. Under 300 words.

Loan Description

E (Page 11) Three to four sentences and a list. What specifically are you using the loan for and how will that affect your business?

A Tagline

This is one sentence. It gives an idea of what your loan is about and why a lender should support you. Say at least one thing that makes you/your business/your loan special. Complete the sentence "A Kiva loan helps..."

_____ + _____ ●
(Something about you) (Something about your loan)

A great tagline is...

- ✓ **Short**
One sentence, less than 20 words.
- ✓ **Specific**
Vague business words aren't your friend. Give the lender something to picture.
- ✓ **Impactful**
Choose words that will draw lenders in and that show why they should lend. What is your loan helping you accomplish? Are you a mom? A dad? A veteran? Does your business provide a needed or interesting service? Are you serving a unique or vulnerable population?

Great loan use statements:

A Kiva loan of \$X,XXX helps...

- "an independent electrician update his work van."
- "a mom specializing in hair-loss expand to a brick-and-mortar salon."
- "a woman buy vehicles for her medical transport business."
- "a local barber buy his building."
- "a dad and entrepreneur equip his expanded community gaming space."

Not-so-great loan use statements:

A Kiva loan of \$X,XXX helps...

- "buy product to increase stock and revenue so my business can meet its full potential."
Too vague!
- "fund Rocky's Juice Bar, a community-focused juicery and healthy food cafe serving locally sourced organic products and vegan options for the historic Covington neighborhood in Houston, which currently has very limited healthy eating options."
Too long!

B Photo

Your photo is a lender's first impression of you, so make it count!

Loans with bad photos often have trouble fundraising, while a great photo can help you fund quickly.



The Adventure Audio team hold up audio equipment and have their dog with them.



Assunta and her daughter wear matching curlers that look great in her shop.

Your photo *needs* to:

- ✓ Feature your smiling face
- ✓ Represent your business
- ✓ Have a horizontal orientation
- ✓ Look professional

Tips to boost your photo:

- Show your tools/equipment
- Demonstrate your product
- Use bright colors
- Make sure photo is well-lit

What not to do:



- ~~✗~~ No Selfies/ Filters/ Collages
- ~~✗~~ Don't just show your product
- ~~✗~~ Don't include other people's kids
- ~~✗~~ Don't use a dark/blurry photo
- ~~✗~~ Make sure it's not vertical
- ~~✗~~ Don't put writing or logos on the photo



Personal Story

This is where you tell lenders about you as a person. Lenders choose to support loans for many different reasons. Here, you have the opportunity to connect with your potential lenders by telling them a bit about you. Keep it conversational, brief, and specific. Here are some ideas to talk about:

- Growing up
- Your family
- Hobbies/passions
- Challenges you've faced
- Communities you are a member of
- Your professional journey
- Places you've lived
- People who inspire you

A great personal story is...

Short

2-3 short paragraphs only.

Personal

Focus on you, not your business. You'll have room to talk about your business in the next sections.

Conversational

Let us know about you as a person. Your professional accomplishments may be relevant, but make sure to tell a bit more: this is a story, not a resume.

Temi's Personal Story

I studied software engineering at Jacksonville State Alabama and met my wife at a programming class. We both love breaking apart PC or electronic parts as we are intrigued by how they work, what makes them tick, and how to fix them when they break. Everything about IT or Tech fascinates me and I love waking up every day with my wife trying to figure out the next cool things we can develop or make existing systems better.

My parents are immigrants from West Africa but I grew up in New York where my passion for computers flourished. My parents were not rich by any means but they supported my dreams and provided for me the best they could and I love them for it and am eternally grateful. After college, I found Texas surprisingly to be an excellent location to live and also start a business and my wife was excited as well for the new adventure.

It has been barely 2 years and we were able to develop a custom software solution for seamless video rendering over the internet which also shrinks huge size files for quick upload and download. I want to give back to Texas where we were able to create the business and hire and train young men and women part-time but we need to scale our business to buy more equipment. This will allow us to retain our young employees and provide better benefits.

Temi, Cronusweb

D Business Description

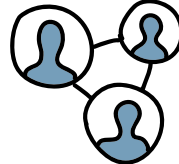
Here's where your lenders learn about your business. This is a 30 second elevator pitch: tell us about how you started, what you specifically sell, how you help your community, and what you're planning on doing in the future. You believe in your business, so share that passion!



Where did you start?



What do you sell?



How do you help the community?



What are your future plans?

A great business description is...



Short

2-3 short paragraphs only.



Clear

Spell out what your business does in general and give a few examples.



Impactful

Say how your business helps the community. Do you provide a needed or unique service? Are you creating jobs? Making your neighborhood better?

Christina's business description:

Katy Hospice, LLC is a small-town hospice, locally owned and operated. Established by a passion for providing the highest quality of care to those facing an end-of-life illness. Our team is highly trained and experienced in making the final stage of life as peaceful as possible while the patient remains home surrounded by loved ones.

We provide medical, physical, emotional, and spiritual care. We pledge to serve with integrity, advocate for the patient, provide comfort, hope, and companionship. We ensure routine visits by licensed nurses, counselors, and chaplains as well as provide medications, medical equipment, and medical supplies.

Katy Hospice members are available to the patient and family 24/7. We are committed to walking alongside the patient to help them and their families through this challenging and emotional time.

Christina, Katy Hospice, LLC



Loan Description

Specifically state how you are using your loan. Show your lenders you know what you're doing and that you are putting their investment to good use.

A great loan description is...



Short

2-4 sentences and a list.



Clear

Spell out what your loan is going towards and what that will do for you and your business.



Itemized

Break down the costs of your project and make sure they add up correctly!

1.	\$	6.	\$
2.	\$	7.	\$
3.	\$	8.	\$
4.	\$	9.	\$
5.	\$	10.	\$
		Total	\$

Jacqueline's loan description:

I am applying for this loan to refresh and rebrand my business. I will use the money to upgrade my equipment because my previous Vitamix gave out on me, and I would like to purchase one that is commercial grade. I will invest in better baking utensils so that the products have a clean and modern aesthetic to attract more customers. I will also invest in marketing and promotional advertising in order to bring more traffic to my online storefront. I also plan to enlist some assistance with revitalizing my website. My business will indeed be reinvigorated after this loan and put me in the position to attract manufacturers and other business opportunities.

Jacqueline, Mealsaps Matrix, LLC

Submission & Review

Before you submit, confirm:

- All my contact information is up to date
- My PayPal account is verified with my bank account
- My photo is landscape (horizontal)
- I've had someone read and edit my pitch
- I'm ready to start fundraising in 1-3 weeks

Ready to go? → **Submit your application!**

Need more time? → **Keep on editing!**

What to expect

After you submit your application, the Kiva Houston team makes sure your application is complete. We then send it to the Kiva review team who looks at your entire application, including your pitch, any submitted business documentation, and your web/social media presence to determine if you're approved. If you're approved, they determine your loan amount.

Keep an eye out for emails. Stay in contact. Reply promptly.

Sometimes Kiva has questions, requires more documentation, or wants to see edits to your photo/pitch. This is to qualify you for more money and to raise your chance of funding successfully. Respond to all email within 1-2 business days.

Prepare yourself and your community for fundraising.

FAQ

Where can I find my credit score?

You have the right to three free credit pulls a year through annualcreditreport.com. For more information, check out ftc.gov.

Why do I need to submit a photo and narrative?

Funds from all Kiva loans come from individual lenders around the world: your pitch lets them believe and trust in you and your business.

Where can I get technical help with my application?

You can reach the Kiva Houston team at houston@local.kiva.org or Kiva staff at borrowers@kiva.org

My application was approved: when do I get my money?

Approval grants you access to Kiva's crowdfunding platform. If your application is approved, you still have to go through Private and Public fundraising.

Why was my application ejected?

Not all applications are approved for a Kiva loan. Here are the most common reasons for rejection and ways to avoid them:

Unresponsiveness

If we can't reach you, the review team will assume you are no longer interested.

Inconsistent info

Make sure all of the information you enter is accurate and consistent.

Ineligible business

Not all businesses are eligible for a Kiva loan. See page 14.

Low quality application

Kiva prioritizes applications that follow their photo and pitch guidelines.

I submitted my application, but I haven't heard back!?

If you submitted your application and would like an update or have questions, reach out to the Kiva Houston team!

Do I need social media to apply?

While it can help your application and fundraising, social media is not mandatory.

Ineligible Businesses

Kiva is committed to principles of peaceful economic development and respect for human rights.

Therefore, Kiva will not extend loans to borrowers who are in any way engaged in:

- prostitution
- the sale or trafficking of adult or child pornography
- lethal weapons, including but not limited to, firearms
- narcotics or illicit drugs, the offer or sale of which are illegal or otherwise prohibited in the partner's country
- business engaged in criminal activities, including activities that could be related to terrorism

In addition, Kiva prohibits loans that are:

- not legal in the country in which the loan is made or, even if legal in the posting country, that violate an international convention. (for example, loans displaying evidence of harmful child labor, as defined by the International Labor Organization)
- for businesses that are state-level but not federally legal (e.g. hemp products including food, CBD, marijuana dispensaries, non-FDA approved medical devices, etc.)

- for Kiva borrowers to purchase stock in businesses or projects, or to facilitate other forms of equity investment
- for entrepreneurs buying part of a company (This prohibition does not apply to purchases of entire businesses where the borrower becomes the owner and operator)
- for pawn shops or other lending operations (e.g. debt collection businesses)
- for support of specific political individuals or pieces of legislation
- for the support of causes that infringe upon human rights or are otherwise controversial

Additional ineligible businesses and loan uses are:

- Pyramid marketing schemes
- Direct sellers or multi-level marketing
- Mary Kay, Avon, LulaRoe, etc.
- Resellers may be considered on a case-by-case, impact first basis
- Landlords, property managers, and real estate agents

Ineligible Businesses *Cont.*

- Property managers and real estate agents may be considered on a case-by-case, impact first basis
- Nonprofit organizations and churches, unless they can provide proof of revenue (i.e. donations) over the last 12 months
- Franchises that are not listed on the [SBA Franchise Directory](#)
- Contract workers of large corporations
- Lyft, Uber, Airbnb, Doordash, etc.
- Tobacco-based businesses (including vape shops, cigarette sellers, cigar shops, hookah bars)
- Cryptocurrencies
- Drones
- Refinancing credit card debt (per PayPal's TOU)
- For consumer or personal use (unless it is clear the item is necessary and will be used for the business' growth)

If the borrower operates their business from home, they should not use the loan to pay for:

- Utilities, rent, mortgage, etc.
- Educational purposes outside of business (Borrowers cannot use any Capital to fund any post-secondary educational expenses (as defined

in Federal Reserve Board Regulation Z, 12 C.F.R. Section 226.26(b)(3)), including, but not limited to, tuition, fees, books, supplies, miscellaneous expenses, or room and board.)

Businesses in the planning or startup stage are eligible for a Kiva loan, but they're likely to qualify for smaller amounts because there is less of a track record for their business. Early-stage businesses may qualify for larger loans if they meet one or more of the following criteria:

- Are registered with the government
- Have a business bank account
- Submit proof of pre-orders from customers
- Have a trustee endorsement
- Submit a business plan demonstrating market research and demand for their services
- Submit other forms of supplemental proof of business planning (for example, a recommendation from a business mentor or coach).