

# Kiva US Small Business Loans

0% Interest, No Fees

In response to the COVID-19 pandemic, Kiva US is offering small business applicants:

- Expanded loan sizes, now up to \$15,000
- Grace periods between 1-6 months



\$1,000 - \$3,000

\$3,500 - \$6,000

\$6,500 - \$10,000

\$15,000

## Private Fundraising

5-15 lenders

## Private Fundraising

10-20 lenders

## Private Fundraising

15-25 lenders

## Private Fundraising

30-40 lenders

## Term

12-18 months

## Term

24 months

## Term

36 months

## Term

36 months

A borrower's starting loan range will be determined by:

- Debt to income ratio - amount of monthly income that goes towards paying off monthly debt
- Proof of separate bank accounts for business and personal finances
- Government-issued business proof (local, state, or federal)

• Apply: [kiva.org/borrow](https://kiva.org/borrow) • For help: [kivaushub.org/application](https://kivaushub.org/application) • Reach out: [borrowers@kiva.org](mailto:borrowers@kiva.org)