

Kiva Loans

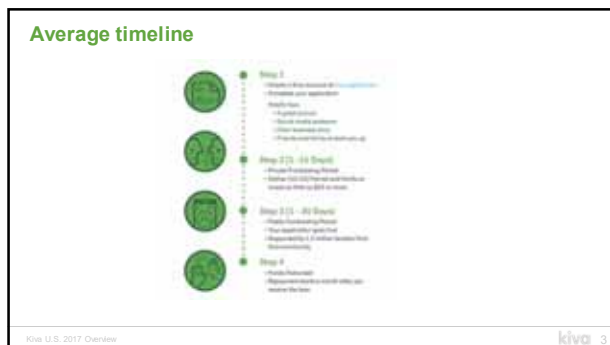
For business purposes only	Crowdfunding	Social Underwriting
Loans up to \$10,000	0% interest, no fees	Up to 36 months term

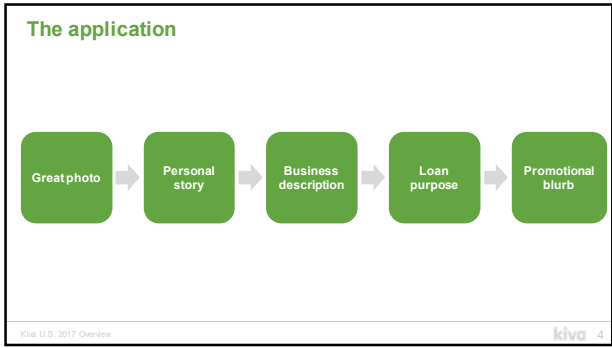


Contact
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Kiva US, is part of the nonprofit Kiva.org, an online lender that enables financially excluded and socially impactful entrepreneurs to access 0% interest small business loans. These loans are crowdfunded through a borrower's personal and professional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

Eligibility: A Kiva Borrower Must...

- Be at least 18 years old
- Use the loan for a legal business
- Not currently be in bankruptcy or foreclosure
- Not have a business involved in multilevel marketing or illegal activities
- Invite at least 12-30 individuals to lend a minimum of \$25 each to your campaign

Possible uses for a \$10,000 loan:

- Upgraded equipment
- Business management software
- Working capital for inventory
- Space renovations
- Certifications & licensing
- Tradeshow/Market booths
- Website or marketing presence

LOAN QUICK FACTS:

- 0% interest, no fees
- Up to \$10,000
- 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 & fundraising period

For more information visit: www.kiva.org/borrow/wwbic

Connect/Refer:

Nichole Crust, Kiva Advisor | nichole.crust@wwbic.com | 414.610.8675



COMPANION LOAN PROGRAM:

If you've successfully completed the Kiva process, fully funded your loan, and are still in need of additional capital, WWBIC can help. WWBIC will fund up to the amount of your Kiva loan (Maximum of \$5,000).

LOAN QUICK FACTS:

- **Maximum of \$5,000**
- **Interest Rate: Prime + 5%**
- **Terms: Up to 72 months**
- **No collateral required**
- **Application fee: \$75***
- **Closing costs & fees: capped at \$250 or 7.5% of loan amount (whichever is less)**

**Application fee included as part of costs & fees*

NOTE: *application to this program does not guarantee loan approval*

ELIGIBILITY:

Applicants for this matching loan must....

1. Have successfully fundraised a Kiva Loan
2. Meet the character requirements of WWBIC's general underwriting (*contact WWBIC for additional info*)
3. Abide by all other terms and conditions of WWBIC's lending and Small Business Consultant expectations and requirements. (*Includes: financial reporting & employee form compliance*)

APPLICATION PROCESS:

Applicants must submit....

1. WWBIC loan application packet: *Application, Business Info Form, Client Info Form, & Personal Financial Statement*
2. \$75 application fee
3. Most recent tax return
4. Proof of current income

After receiving a complete application packet, a WWBIC loan officer will inform the applicant about an approval decision and work to complete the loan closing process.

TRADITIONAL LOANS: Up to \$250k with collateral requirement and subject to traditional underwriting process. This loan program is open to all applicants including Kiva fully-funded clients.



For more information on WWBIC programs visit: www.wwbic.com

Connect: An Nguyen, WWBIC Loan Officer | an.nguyen@wwbic.com

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