Here are some basic guidelines, and example loan sizes to determine what you might qualify for:

- **$1,000**
  - Pre-revenue business
  - 0-6 months in operation
  - No online presence

- **$2,000-$5,000**
  - Cash Flow Positive
  - 6 months - 2 years in operation
  - Basic online presence

- **$6,000-$10,000**
  - Profitable or established business
  - 2-10+ years in operation
  - Strong online presence

What loan size can I qualify for?

Kiva U.S. looks at a variety of factors, including but not limited to the following:

- Personal and business finances
- Online presence
- Character references
- Photo quality
- The quality of your loan description

A Kiva U.S. borrower must:

- Use the loan for a legal business
- Be at least 18 years old
- Not currently be in bankruptcy or foreclosure

Nathan, a veteran urban farmer, used his Kiva loan to buy equipment to expand his urban agricultural business.

Paula, a Chilean-American, used her Kiva loan to increase capacity at her empanada shop by hiring a new employee.

**More than a loan:**

- 0% interest, loans up to $10,000
- Terms up to 36 months
- Gain exposure to 1.6 million potential customers and champions for your business
- Connect with individual lenders looking to make a positive impact by supporting small businesses
- Opportunity to build your business credit score
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