Dreams are universal – opportunity is not. With your help, we can make Tulsa the city with the best equal opportunity for entrepreneurs!

The Lobeck Taylor Family Foundation has partnered with Louisville-based Access Ventures to bring international microfinancing platform [Kiva](http://www.kiva.org/) to Tulsa. Kiva offers **crowdfunded loans up to $10,000** to small business owners and entrepreneurs. Kiva aims to **fill the critical lending gap** faced by Tulsa small business owners and budding entrepreneurs who are locked out of traditional lending, and provide them with a way to demonstrate creditworthiness, build repayment histories, and eventually access traditional lending services. Kiva wants to empower you to engage in your community in a new way that will help revitalize Tulsa’s economy, and promote local job growth.

Kiva has been successfully implemented in major cities throughout the U.S. like **Philadelphia, New York**and**Oakland**. Since 2011, Kiva has provided **over $20 million in loan volume to more than 3,000 entrepreneurs in the U.S., crowdfunded by over 100,000 individual lenders** -- and now we need YOUR help in replicating this effective model in our own backyard.

**LEND on Kiva:**

* We need our strongest partners in the Tulsa community to set an example by investing in our local entrepreneurs using the Kiva platform.
* Choose which entrepreneurs you want to lend to by browsing small business profiles and stories in [an online selection found here](https://www.kiva.org/lend). Lend in increments **as small as $25**. 100% of your money goes into the Kiva loan.
* It’s a loan, not a donation – you help to fund a loan, get repaid, and then can reinvest your money into a new entrepreneur. **Kiva loans have a 97.1% repayment rate**.
* Lending with the Kiva platform allows a personal connection to be made with your investments – follow along with your entrepreneur’s journey, and root for their success!
* By lending, you are helping to shape the course and success of our local economy.

**BORROW on Kiva:**

* If you are an entrepreneur or small business owner that needs access to capital, you can borrow crowdfunded loans up to **$10,000 at 0% interest, with no fees, minimum credit score, years of operation, or collateral**. By joining the Kiva community, you gain access to over 1.6 million lenders worldwide – not just those based in Tulsa! The loans are designed to reach those locked out of traditional lending, or who are doing social good in the Tulsa community.
* Use your Kiva capital for multiple uses – a new piece of equipment, to fund a new marketing campaign, to hire a part time contractor – the opportunities are endless to help your small business.
* 95% of Kiva loan requests are fully fundraised, which is a rarity among crowdfunding sites.
* Borrowers submit an application, go through a Kiva-led vetting process, and a private fundraising period (where you begin crowdfunding with family/friends), and finally the public crowdfunding period on the Kiva website.

**BECOME A TRUSTEE for Kiva Tulsa:**

* How is Kiva able to lend based on character and not credit? Through the strength of the local trustee community! Kiva trustees agree to use their influence and connections to publicly vouch for our local entrepreneurs. While trustees cosign the platform, being a trustee is not a financial commitment.
* Trustees vouch for entrepreneurs’ character and creditworthiness.

**SUPPORT Kiva:**

* Do you have great ideas on how to help bring Kiva to life in Tulsa? Connect with **Casey Allen**, our Tulsa Kiva lead at [casey.allen@local.kiva.org](mailto:kivalocaltulsa@gmail.com).
* Follow along and share Kiva’s social media posts on [Facebook](https://www.facebook.com/KivaTulsa/) and [Twitter](https://twitter.com/Kiva_Tulsa)!
* [Donate](https://www.kiva.org/donate/supportus) to the Kiva organization online.

**LEARN MORE:**

* <http://www.kiva.org/>
* FAQ’s: <https://www.kiva.org/about/how#faq-hkw-section>