





Medical: \_\_\_\_\_

Auto: \_\_\_\_\_

Mortgage: \_\_\_\_\_

Educational Loans: \_\_\_\_\_

Family/ Friends: \_\_\_\_\_

Monthly repayments for any outstanding debt: \_\_\_\_\_

Do you have any Past due debts? Yes/ No

Amount of debt over 90 days past due: \_\_\_\_\_

Credit Score Range: \_\_\_\_\_

#### PAYPAL INFORMATION:

*All payments on Kiva are administered through PayPal. This allows you to receive Kiva funds when your campaign reaches its goal. It is a requirement for every entrepreneur on Kiva's site to set up and administer their payments through PayPal. If you need assistance with setting up your PayPal Account, reach out to The Beverly Gray Business Exchange Center at ([mrevere@nextstreet.com](mailto:mrevere@nextstreet.com))*

***Please validate your email address within your PayPal account.***

Email address associated with your PayPal account?: \_\_\_\_\_

What name is this account registered in?: \_\_\_\_\_



**Business Description:**

Write your business description and narrative. Try thinking about what Kiva lenders would be interested in knowing about you, as someone they are potentially making a loan to. Please keep this between 100-300 words.

Some examples of ideas to include are:

- What does the business do?
- When did you decide to start this business?
- Why did you decide to start this business?
- Describe your biggest challenge?
- Who are your customers?
- What are the goals you have for the business in the future?
- What about your business are you most proud of?
- Years in Operation: \_\_\_\_\_

**Answer:**

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**Single Sentence Loan Description:**

A loan of \$\_\_\_\_\_ will help me with (check one\*):

- Marketing (social media, website development and collateral, etc.)
- Inventory (expanding, buying and changing inventory, etc.)
- Operations (paying the rent, staff, utilities, etc.)
- Equipment (computer, software, copier, etc.)
- Other\_\_\_\_\_

*A structured plan on how you intend to use the financing for your business will assist in developing a successful campaign. Example: I need \$500 to develop a brochure for my business. I need \$2,500 to purchase a panini maker and blender (smoothies) to expand my food offerings and increase my revenue.*

**Answer:**

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**Single paragraph promotional blurb:**

*This is where the lenders get to know you. Use two paragraphs to give lenders background on your story and your goals. Help them understand what has shaped you and led you to start this business. You can think about these questions to help write your story: Where did you grow up? What was it like? Is there an instance from the past that demonstrates your entrepreneurial spirit? Where are you today? What are your dreams for the future?"*

**Answer:**

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For any questions, contact The Exchange: [info@TheExchangeBuffalo.org](mailto:info@TheExchangeBuffalo.org)



**Photo:**

Photos are the #1 thing that attracts lenders to your profile. It's important that you choose a clear photo that has you in the photo. Our most successful businesses have had a picture of the entrepreneur at their business or something related to their business. Smiling is preferable!

*Some example photos from Kiva's Website:*



**LEVERAGING YOUR NETWORK FOR CONTRIBUTIONS:**

Please list the names of your top supporters and their contact information (Phone Number and Email) of the people who you can reach out who will fund a total of 25-50% of your project amount. Before you can launch on the public Kiva platform, you must successfully pass a private fundraising period. We seek that this funding come from at least 10 individuals willing to lend as little as \$25. We want to know that your community trusts you, before borrowing from the larger Kiva community.

	Name	Phone Number	Email	Amount
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### **Sample Story: Personal Story**

Hey I'm Tai. I was born and raised in Brooklyn, NY and have a love for all thing arts – performing, painting, illustration, textile, fine, visual and graphic arts. I have avidly accumulated art work pieces that have spoken to me. However, the type of frames I wanted to compliment my collection could not be found and I wondered if others were experiencing the same issue.

This basic premise made me start a business venture to provide picture frames with African designs that could enhance visual art. Art is meant to be viewed and sometimes artwork goes unframed because finding the perfect frame to complement the work can be a very involved process. My goal is to

provide frames that enhance artwork. That is how [www.AfricanFrames.com](http://www.AfricanFrames.com) was formed.

### **Business Description**

African Frames provides stylistically carved wooden frames from South Africa that are created using Ghanaian wawa wood, a major African tropical hardwood, which is light in weight and color. The light color of the wood makes it particularly amenable to stains, giving artisans flexibility in their creative designs. They come in a variety of finishes including earth tones, metallics (silver, gold, bronze and pewter), and striking black and white contrasts. These frames are available in 5"x7", 8"x10", and 11"x14"

African Frames can be used to frame all types of artwork, textiles, certificates, stamps, mirrors and other items that need to be brought to life. If you choose, your local framer will professionally mount and finish the items with glass and backing.

### **Our main struggles have been:**

1. Importing these beautiful custom designed and assembled products from South Africa is expensive and creates a large carbon footprint.
2. Transporting the frames to and from vendor events can be quite cumbersome and may cause damage to merchandise.
3. Getting the word out that these frames are available.

Our customers receive great value because their art enhances the frame and the frame enhances the art. The African art market is growing at an exponential rate at all levels and price points. More collectors are looking for frames from a heritage point of view. The current atmosphere is analogous to the fact that for generations, girls of African descent had no dolls that looked like them and now there is a growing market for both hand-made and mass-market dolls.

### **What is the purpose of this loan?**

I will use the loan to create a mobile app of my current picture frames that will allow them to be used to compliment digital art which will reduce my carbon footprint and capture mobile commerce (m-commerce) sales. I will also expand my marketing with more online advertisement with Facebook, Amazon, Bing, Google etc.

### **The cost breakdown is:**

1. Application fabrication (smartphone and tablet) and beta testing (\$3500)
2. Introduction into Apple iTunes App Store, Google Play Store, GroupMe store, etc. (\$500)
3. Marketing expense with Facebook, Amazon, Bing, and Google ads. (\$1000)

