

Kiva Endorsement Application

Personal Information:

1. Name:
2. Business Name:
3. Email:
4. Phone Number:
5. Mailing Address:
6. Are you currently an active member of the military or a veteran?
7. Do you consider yourself to be a “limited resource” business owner (intentionally vague, but should be considered in terms of financial resources)?
8. Do you consider yourself to be “socially disadvantaged,” i.e. a member of a group that has been subject to prejudice due to gender, sexual orientation, race, ethnicity, or other?
9. Business Website and/or Social Media Links:
10. Are you a current member of the Community Food & Agriculture Coalition? Although membership with CFAC is not required, your membership helps to pay for the time we spend reviewing your application and providing assistance and makes this project more sustainable in the long term! Visit missoulacfac.org to join.

Requirements (You must meet each of the following three criteria to be endorsed for a Kiva loan):

11. Are you 18 years of age or older?
12. Do you have a PayPal account (or the ability to create one)?
13. Are you currently in bankruptcy or foreclosure? Past bankruptcy or foreclosure may not disqualify you from participating.

Business Information:

Note: If you would like to attach a video (less than ten minutes) of yourself answering the questions below, you may attach it. Acceptable file types: wma, mpg, fly, avi

OR

Thoroughly answer the questions below.

14. What does your business do? (200-word limit)
15. Describe your management team and their roles in your business. (200-word limit)
16. Describe the market research you have done concerning your business. (200-word limit)
17. What are some risks that you envision your business may encounter and how would you overcome those risks? (200-word limit)
18. (Optional) Upload a brief business plan (no more than five pages). We strongly encourage you to upload a business plan, especially if this is your first interaction with CFAC.
19. (Optional) Attach a cash flow projection covering the duration of the requested loan term.

Last updated: April 2018

Loan Information:

To calculate monthly loan payments based on different amounts and terms, visit <https://borrow.kiva.org/borrow> and scroll down to “Calculate Your Loan Request.”

20. What is the size of your intended loan (loan amount)? You may request up to \$10,000.
21. How long would you like to take to pay back your loan (loan term)? Up to 36 months
22. With this proposed loan amount and term, what would your monthly loan payment be?
23. Do you intend to request a 6-month grace period from Kiva? Note that this may not be available to all businesses and will change your monthly payment.
24. What will you use the loan funds for? Please be as specific as possible. What will you purchase with the loan and how much will each item cost? (200-word limit)
25. How will this investment increase your profits enough to allow you to pay back the loan? How do you expect your purchases to drive increased revenue and profit? Describe how you will reallocate your current funds and/or increase profits to make your loan payments. (200-word limit)
26. Describe any other ways in which this loan will enhance your business success. How do you expect your business to be affected by this loan? What do you hope the effect will be on your life and/or your family’s life? (200-word limit)

Borrower Information:

Note that before we endorse you, we must answer the following questions. Any information you can provide that helps us answer these questions is most appreciated.

- Tell us about your relationship with this borrower.
 - Tell us about this borrower’s personality and character, and why you are endorsing her or him for a Kiva loan.
 - Tell us about this borrower’s business, and why you believe a Kiva loan will contribute to his or her success.
27. Why should CFAC endorse you for a Kiva loan? Include information about your personal character and/or work ethic. Outline skills, experience, and education you have that enhance your ability to run your business. Describe any mentors, community resources and/or other support systems that will support you in reaching success. (200-word limit)
 28. How will this loan have a positive social impact? “Social Impact” means that your business, project, and/or product will have a meaningful and sustainable impact on your community beyond the mere presence of your business. For example, beyond simply bringing a new product or business to town, how will you improve your local economy (by creating sustainable jobs, by purchasing your supplies locally, etc.), your local environment (by demonstrating sustainable farming practices, by working with other farmers to enhance sustainability, etc.), or your local society (by increasing food security, by developing programs to educate about agriculture, etc.)? (200-word limit)

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29. How will this loan improve Montana’s local food system? How does your business, project, and/or product add value to the local food system by, for example, providing new products, engaging new customers, supporting other businesses, or creating new linkages among business sectors? How will this loan allow you to provide something unique and beneficial to our food system? For more info, see <http://missoulacfac.org/good-food-issues.html>. Businesses that use locally-grown products will be given priority. (200-word limit)
30. Please list three references that can speak to your personality, character, and business. Consider including business partners, personal lenders, and others with a sense of your financial management capacity. Also consider including mentors and others who have known you for a long time and can speak to your business character.

Name:	Email:
Phone:	Relationship:

Name:	Email:
Phone:	Relationship:

Name:	Email:
Phone:	Relationship:

Attachments:

31. Include any other attachments that may be helpful to our review of your application, including resumes, marketing materials, or other resources. Please limit these to a maximum of five attachments. File types: pdf, doc, docx, xls, xlsx, csv, txt, rtf, html, zip, mp3, wma, mpg, flv, avi, jpg, jpeg, png, gif

Feedback: How can we improve this application or our processes?

Submit Application: The information provided in this application shall not be shared to anyone outside of the review team and will be kept confidential.

32. I agree that all the information provided is true and correct.