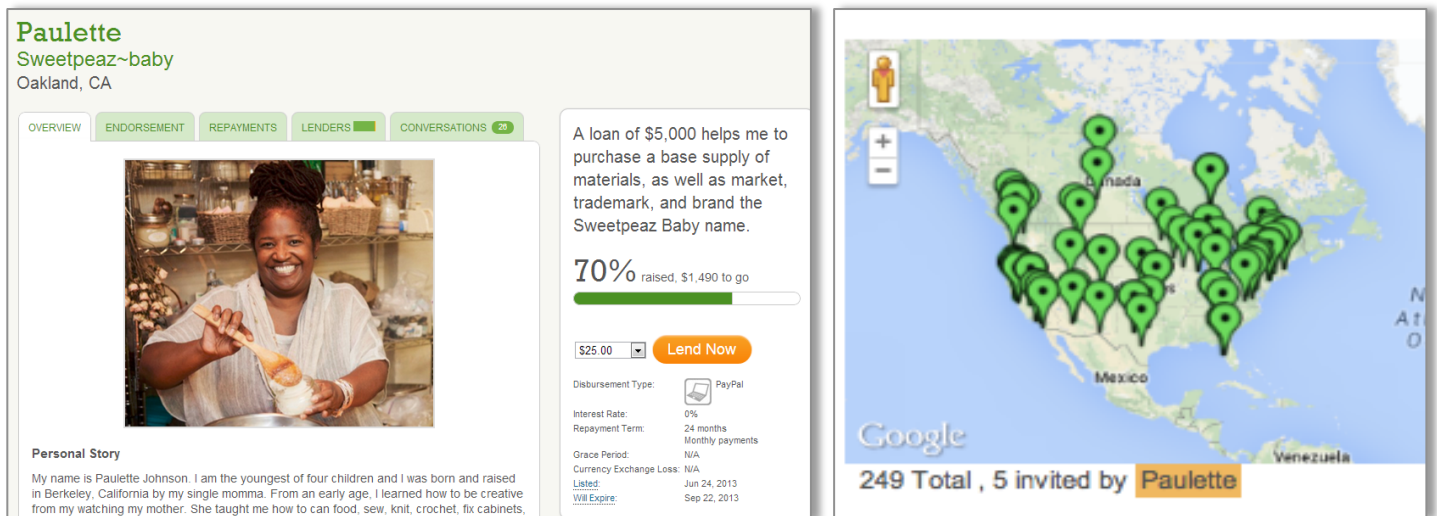


## What is Kiva Zip?

Kiva Zip is a website that enables financially excluded and socially impactful entrepreneurs to access 0% interest small business loans. These loans are crowdfunded by hundreds of lenders from around the world that read your story, lend you as little as \$5 each, and rally around your business as potential customers, business advisers, and brand ambassadors.



**Paulette**  
Sweetpeaz~baby  
Oakland, CA

OVERVIEW | ENDORSEMENT | REPAYMENTS | LENDERS | CONVERSATIONS (20)

A loan of \$5,000 helps me to purchase a base supply of materials, as well as market, trademark, and brand the Sweetpeaz Baby name.

70% raised, \$1,490 to go

\$25.00 Lend Now

Disbursement Type: PayPal  
Interest Rate: 0%  
Repayment Term: 24 months  
Monthly payments  
Grace Period: N/A  
Currency Exchange Loss: N/A  
Listed: Jun 24, 2013  
Will Expire: Sep 22, 2013

Personal Story  
My name is Paulette Johnson. I am the youngest of four children and I was born and raised in Berkeley, California by my single momma. From an early age, I learned how to be creative from my watching my mother. She taught me how to can food, sew, knit, crochet, fix cabinets,

249 Total, 5 invited by Paulette

Paulette lives in Oakland and makes handmade soaps and beauty products in her home. She used a \$5,000 loan to purchase her key ingredients in bulk and market her brand, Sweetpeaz. 249 people around the world funded her loan in less than one month.

*"Having 249 people invest in Sweetpeaz is like hiring 249 brand ambassadors for my business." - Paulette*

## Is Kiva Zip right for me?

### Loan Purpose

**You can use a Kiva Zip loan for any business purpose**

- Purchase inventory
- Invest in equipment
- Expand product lines
- Hire staff
- Marketing & advertising

### Loan Details

- **Small size**  
*First loans are \$5,000 or less; subsequent loans can be larger*
- **Short loan term**  
*24 months or less*
- **0% interest**
- **Administered via PayPal**
- **Crowdfunded on Kiva Zip**

### Strict Requirements

- **Kiva Zip borrowers must:**
  - Have a PayPal account or be able to create one
  - Be over 16 years old
  - Not *currently* be in foreclosure or bankruptcy
- **Borrowers must be endorsed by a Trustee who can vouch for their character and business**

## Trustees

As opposed to using traditional financial metrics, Kiva Zip evaluates borrowers' credit worthiness based on their network. A borrower is able to fill out a loan application upon an endorsement from a Trustee. A Trustee is an individual or organization who writes a public endorsement vouching for their character and business. Trustees are not financially or legally liable.

Please visit us at [www.KivaZip.org](http://www.KivaZip.org) or email us at [contactzip@kiva.org](mailto:contactzip@kiva.org) for more information