

Following are the details about my Kiva loan:

I am happy to announce that Driving Academy of Northwest Arkansas is now crowdfunding a 0% interest, no fee loan for \$15,000 on Kiva.org! Kiva is the first and largest online micro-lending service in the world that has distributed \$1.5 billion in loans during its 15 years, in 76 different countries, among 1.5 million small businesses. It is a very reputable non-profit group that helps small business owners like me. It has been around since 2005 and is based out of California with our NWA Kiva Hub in Fayetteville being managed by the Startup Junkie Foundation.

I am currently in a **private** fundraising period, during which I have until Nov. 12, 2020, to get 40 lenders I know to loan me \$25 each in order to make it on the international public website where anyone on Kiva.org can lend to me. The funds from this loan will go towards providing working capital to help me pay my employees and classroom lease due to the COVID-19 crisis. These community loans show the Kiva organization in California that my business is valued here, and replaces any requirement for me to pledge collateral or give Kiva a lien on my assets. I only need 40 people with \$25 loans to vouch for my character and to demonstrate that my business is worthy and respected here.

I would like to ask you to lend as little as \$25 (which you will get back from the payments I will make to Kiva starting in 6 months) so that I can progress to the public fundraising period to raise the rest of the \$15,000. If you would like to support me, please follow this link to see my Kiva loan profile: [Kimma's Loan URL](#) This is the only way you can get to my profile to lend only to me.

You will need to create a Kiva account, then use a credit card, debit card, or PayPal account. PayPal donates its services for free to Kiva and so they prefer you use PayPal to loan. Kiva takes in all the payments from me for 36 months starting in 6 months via PayPal every month and it will credit your Kiva account each month with a repayment to you evenly splitting my payment amongst all my lenders, and that might be many lenders.

The Walton Family Foundation is going to match EVERY DOLLAR lent to me with \$3 from its loan fund. Kiva takes care of paying everyone back for me. This is not a gift; it is a loan I pay back at 0% interest and they charge me and you no fees. At checkout it will ASK you to donate to Kiva, as Kiva does not charge fees like Go Fund Me and Kickstarter do, BUT you DO NOT have to do that, hit the edit pencil and put in \$0 donation if you like. Kiva will also give you the option to re-loan your payments from me to other Kiva borrowers by donating them back to Kiva. That is totally optional and does not affect my loan or my repayment.

You can reach out anytime to my business consultant, Martha Londagin, at Startup Junkie at (479) 276-7096 or martha@startupjunkie.org if you have any questions.

Also please type in this name "Startup Junkie, NWA Kiva Hub" where it asks you to "Join a Kiva Lending Team" so you will get updates about my loan and NWA borrowers in the future!

Thank you for your support - I sincerely appreciate it!

Driven to save lives,

Kimma Harper
President/Instructor/Certified Driver Rehabilitation Specialist