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In addition to 0% interest and no fees, U.S. applicants for a Kiva loan will have access to the following:

- Expanded eligibility: More businesses in the US will be eligible for a Kiva loan.
- Larger loans: The maximum loan on the Kiva platform will increase from \$10,000 to \$15,000.

Grace period: New borrowers may access a grace period of up to 6 months for greater financial flexibility.

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“A zero-interest loan is a fantastic opportunity to be able to finance something that we might not otherwise qualify for immediately,” said Jared Gardner of Nehalem River Ranch in Oregon. “To have that flexibility of crowdfunding our own financing was huge. Made a big difference.”

We recognize that the COVID-19 pandemic has global impact, and we'll continue to explore ways to help as many people affected by this crisis as possible. Currently, the U.S. market is the place we have the most agility to deploy financial assistance.

For many small businesses, a Kiva loan may be the difference between shutting down and keeping the doors open. That's why we're encouraging all small

businesses who need a helping hand to apply for a 0% interest loan today.

If you know a small business in your community struggling right now, spread the word and lend to U.S. businesses! A small loan makes a world of difference and we have businesses impacted by COVID-19 available right now for funding on [Kiva.org](https://www.kiva.org).