



# ENERGIZING ENTREPRENEURIAL COMMUNITIES

*A Pathway to Prosperity*



Source: *Rural Rambler*, January 28, 2019 Issue, provided by [Rural Action](#)

## New Year, New Business Funded through Kiva

Kymerlyn Tattrie rang in 2019 with big news—her \$2,000 business loan has been successfully funded on Kiva. Kymerlyn owns [Divine Notions](#), a retail store in downtown Pomeroy that offers Boho/Hippie clothing, metaphysical supplies such as incense and tarot decks, new age gifts, tarot card readings as well as Reiki healing sessions.

[Kiva.org](#) is an online tool that helps business owners secure 0%-interest loans up to \$10,000 through crowdsourcing. Kiva leverages lenders across the world to help small business owners get the capital they need to expand their business. Kymerlyn plans to use her loan to purchase more store inventory and give additional hours to her part-time salesperson. This will allow her to focus more energy on Tarot card readings, Reiki healing, and outreach events to engage her customers.

The Big Bend Entrepreneur Support Team which supports businesses in Pomeroy, formed through Rural Action's Entrepreneurial Communities initiative, surveyed Kymerlyn's business in April 2018 and identified financing as a top priority. After the survey, Kymerlyn then met with Kyle Verge at [ACEnet](#) who provided her with advice and resources to take the next step. Since her business is so new, it didn't yet have the business credit to get a traditional bank loan. Rural Action—a [Kiva Trustee](#)—then assisted Kymerlyn by endorsing her Kiva loan, and helped to promote the loan opportunity within the Rural Action network. In total, 67 different lenders contributed to her loan.

If you are a business owner who is interested in learning more about a Kiva loan, please contact [Brian Vadakin](#). Rural Action has additional resources to help beginning farmers secure funding through Kiva.