Build assets. 
Strengthen financial security. 
Plan for the future.

WHAT: Micro-Loan Program & Individual Development Account
Learn how to grow assets for you, your family and/or your business!

WHEN: Friday, February 28th
Open from 10am - 4pm

Stop in - no appointment necessary!

WHERE: KISRA’s Huntington Office
1448 10th Ave # 205
Huntington, WV 25701

KISRA offers programs to change YOUR future!
Whether you dream of owning your own home, starting a business or furthering your education, KISRA’s Asset Development Department is here to help turn your dreams into a reality! Representatives will be on-hand to provide program information, answer questions and take applications.

Ask about KISRA’s Homeownership Program to learn how you can receive up to $30,000 down payment assistance!

Contact us to learn more.
Micro-Loans | Contact Jim Gordon at (304) 881-0662 or email jgordon@Kisra.org
IDA Program | Contact Traci Johnson at (304) 768-8924 or tracim@kisra.org

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**Micro-Loan Program**

Securing financing to start or grow a small business can be a struggle, especially for businesses that are just starting up or those with credit issues. KISRA’s Microloan Program can help!

- Loans range from $1,000 to $50,000
- The Microloan Program is open to entrepreneurs who generally do not qualify for conventional loans.

To qualify, a business must:
- Have 25 or fewer employees
- Have a current business license
- Current on taxes, sales taxes, unemployment taxes and workers’ compensation premiums

**Individual Development Account**

Saving money is not always easy BUT with KISRA’s Individual Development Accounts it is not only easy but prosperous! For every $1 saved, the program will match it with $8! This program will empower you to own your own home, start a new business or continue your education.

- The IDA Program offers up to an 8:1 savings match (up to a maximum of $4,000).
- The program empowers you to purchase the following productive assets: home, business or education.
- West Virginians whose income is less than 200% of federal poverty level and net worth is less than $10,000 (excluding residence and car).
- TANF recipients are automatically eligible, provided that there is some income in the household.

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**Items to Bring**

<table>
<thead>
<tr>
<th></th>
<th>Microloan Applicants</th>
<th>IDA Program Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid WV Driver’s License or State issued Picture ID</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Paystubs (most recent for two months)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Current Personal and/or Business Tax Return</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

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Championing Positive Community Change | 131 Perkins Avenue | Dunbar, WV 25064 | 304.768.8924 | KISRA.org