


Department of Commerce
CITY OF PHILADELPHIA
LIFE • LIBERTY • AND YOU™



Kiva Zip helps businesses obtain 0% loans up to \$5,000.

Megan
Pb&Jams LLC
Philadelphia, PA

OVERVIEW | ENDORSEMENT | LENDERS 505 | CONVERSATIONS 64



Personal Story

For the past 13 years, I have taught Health and Physical Education in the public school system - currently for the Lower Merion School District. I am a Philadelphia native and have served as a founding board member for several non-profit organizations. In addition, I am co-founder of True Diversity Productions, LLC (a local entertainment company providing DJ, sound equipment rental, and event planning services).

Also, I was a record vendor at local community markets from 2007-2009, including Uhuru Flea Market at Clark Park and The Philadelphia Flea, one of the largest and longest running flea markets in the area. Through these opportunities, I developed a network of successful local business owners with a focus on community development and sustainability.

I am committed to community enrichment, and strive to provide Philadelphia with a healthy and delicious staple. To do so, I continue to layer my knowledge through courses by Counter Culture Coffee, The Wharton Small Business Development Center, and The Enterprise Center.

PAYING BACK

A loan of \$4,925 helps me to increase production and profitability through the purchase of new equipment, and to further develop our product line.


Disbursed Mar 24, 2014

Repayment Term:	24 monthly payments
Grace Period:	N/A
Listed:	Feb 17, 2014
Disbursed:	Mar 24, 2014
Paying Back:	Mar 25, 2014

About Pb&Jams LLC

Industry:	Food production
Years in Operation:	6 months - 1 year
Website:	psandjamsph.com/llc
Follow:	
Badges:	

This loan is endorsed by



The Enterprise Center Capital Corporation (TEC-CC)
The future of biz.

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 who read your story, lend you as little as \$5 each, and rally around your business as potential customers, business advisers, and brand ambassadors.

The Department of Commerce is partnering with Kiva Zip to bring this innovative funding to small businesses in Philadelphia.

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 18 years old
- Not currently in foreclosure or bankruptcy



Visit www.Borrowers.KivaZip.org or email Kivazip.PHL@phila.gov for more information.

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