

ASSET BUILDING

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



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.

Items to Bring	Microloan Applicants	IDA Program Applicants
Valid WV Driver's License or State issued Picture ID	✓	✓
Paystubs (most recent for two months)	✓	✓
Current Personal and/or Business Tax Return	✓	✓

KISRA

Championing Positive Community Change

131 Perkins Avenue | Dunbar, WV 25064 | 304.768.8924 | KISRA.org