

DSE Loan Inquiry

Submission Date	2017-03-20 16:12:40
Which organization told you about Kiva's Direct to Social Enterprise lending program?	Santa Clara University - GSBI (We are Alums)
Name of the person who referred you to Kiva's DSE program	Alex Pan
What is their email?	anpan@scu.edu
Social Enterprise Name	All Across Africa
What is your Social Enterprise's mission statement?	All Across Africa's mission is to create life-changing job opportunities for the most marginalized people in Africa by providing a consumer connection to artisan-made quality products, paying artisans a living wage that gives them the freedom to choose how they invest their earnings.
In which country/countries do you have operations?	United States
In which country/countries are you legally incorporated?	Rwanda Uganda United States
Primary contact at your organization	Alicia Wallace
Email	alicia@allacrossafrica.org
Phone Number	2067194884
Website	www.allacrossafrica.org
Check the area(s) that best characterizes your work	Artisan Community Development Distribution and Retail Manufacturing
Are you affiliated with any of the following organizations?	GSBI B Corp
Please elaborate on your affiliation with the above organizations	We were accelerator graduates from 2016 and B Corp Certified
Have you received any awards or notable press? (if so, please list/link below)	http://www.architecturaldigest.com/story/all-across-africa-interivew-article https://www.youtube.com/watch?v=aTpusOcpGNU http://yourmarkontheworld.com/2000-women-rising-poverty-celebrate-social-venture-helped/?utm_content=buffer31e91&utm_medium=social&utm_source=facebook.com&utm_campaign=
Currency of financials	United States

What are your current total assets?	835000
What is your total sales revenue for the last 12 months?	1889000
Do donations or grants fund the majority of your expenses?	No
If not donation or grant based, how would you describe your organization?	Profitable
Please breakdown and explain how you will budget the loan.	<p>Social Media Strategy and 3 Months of Management \$5,000</p> <p>Develop New Tag and Packaging for online orders \$2,500</p> <p>New Website Development \$10,000</p> <p>Packaging for products for new customer pitches \$4,000</p> <p>Product development and orders for product sets (mugs, key chains, stickers) \$6,000</p> <p>Store front redesign for sales showroom \$2,000</p> <p>Photography of products \$3,000</p> <p>Photography of use of products (interior design, models, etc.) \$5,000</p> <p>Sales strategy & pitch decks / paperwork for pitching new customers \$5,000</p> <p>Travel for initial buyer meetings \$7,500</p>
How exactly will this loan help you generate revenue?	<p>We have spent the last 4 years developing a supply chain, developing major retail customers (Costco, FTD, Ethan Allen, Paper Source) but have not spent very much time or money building out our marketing channels to drive more sales. We had a volunteer sales consultant come in and she delivered on a buyer pitch that landed us our #2 customer and over \$600,000 in sales. She has an offering for us (this time paid) to help us double our revenue in 2017 and 2018 if we add packaging, develop a few complimentary items, photograph people using our products in their homes and secure a few national retailer buyer pitches that will require travel. We want to take the operations and supply chain that we've built to the next level by increasing our market exposure and increasing our sales – design and supply is not our issue in our business that prohibits growth, it's sales channels.</p> <p>This loan would allow us to put a unique offering on Amazon that would not compete with our current customers, develop a corporate gift line, create a strategy and implementation of more online sales (a hugely missed market for us) and to get in front of other major buyers.</p>
Loan Size (Minimum USD 10,000. Maximum USD 50,000)	50000
Loan Maturity (Minimum 3 months. Maximum 12 months)	12
Grace Period (up to 6 months)	6 months
Repayment frequency and schedule	monthly
Is your organization able to qualify for an unsecured loan?	Yes

What annualized interest rate would your organization pay for an unsecured loan in USD? In your functional local currency?

	Amount	Interest Rate	Name of Financing Institution
USD	25000	12	C2FO
Local Currency			