

Loan Guide for Katalyst VC

Microloan Overview

Katalyst VC provides small, strategic capital injections to early-stage entrepreneurs and underserved communities. Our loans typically range from \$500 to \$25,000, designed to create momentum and impact, not debt burden.

Loan Structure

- Amount: \$500 - \$25,000
- Interest: 0-5%, depending on risk profile
- Repayment Term: 6 to 24 months
- Grace Period: Up to 2 months if criteria met
- Use Cases: Inventory, licensing, software, marketing, equipment

Eligibility

To qualify, borrowers must:

- Operate a registered business (or be in process)
- Show a clear business model or growth path
- Provide banking access and financial history (digital records accepted)
- Commit to monthly updates (impact and revenue tracking)

Application Process

1. Submit Application - Online or through a partner organization
2. Review & Interview - We assess viability, impact, and repayment
3. Funding Decision - Within 7-10 business days
4. Disbursement - Via bank transfer or fintech partner
5. Ongoing Reporting - Monthly updates for transparency

Post-Funding Support

Katalyst VC provides:

- Mentorship or workshops
- Data tools to track progress
- Access to follow-on capital if repayment is on track

Contact

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