



**kiva**

**ROCHESTER**

Interest-free loans of up to  
\$10,000 for small businesses and  
entrepreneurs in the City of Rochester.

Empowering  
Rochester's  
Entrepreneurs with

0% interest  
loans

***Celebrating One Year!***

**B**elieve.



City of Rochester, NY  
Lovely A. Warren, Mayor  
Rochester City Council

Dear friends,

One year ago, I started the Kiva Rochester program with one objective: To give more Rochesterians a shot at the American Dream.

We have so many people in our city who have the potential to be the next George Eastman, the next John Jacob Bausch, the next Henry Lomb or the next Chester Carlson. What they lack is access to capital, startup funds, because for one reason or another they cannot access capital through traditional lending sources, such as banks.

Through Kiva's online platform, entrepreneurs can receive no-interest, crowd-funded microloans of up to \$10,000. In this booklet, you will find a list of entrepreneurs who were either able to start or expand their businesses, thanks to Kiva Rochester.

I ask you not only support these entrepreneurs, but also future Kiva borrowers, by visiting [www.cityofrochester.gov/kiva/](http://www.cityofrochester.gov/kiva/)

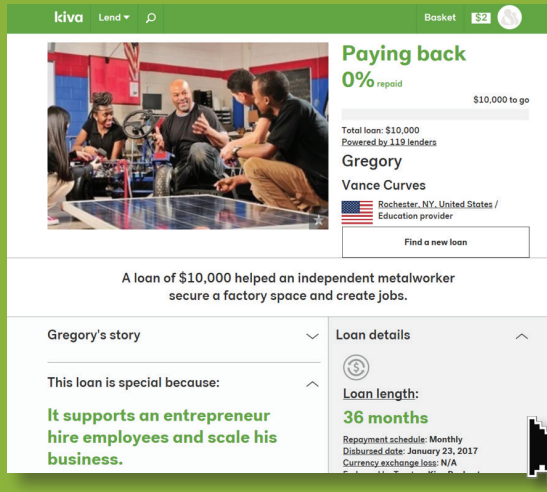
Thank you for supporting small business in our community,



Lovely A. Warren  
Mayor, City of Rochester

**\$200,525**  
loans to  
**37**  
individuals by  
**3,434**  
lenders in the  
last year





## Kiva Rochester's crowd funded microloans:

- 0% interest and no fees
- Loan amounts of \$10,000 or less
- Repayment terms up to 36 months
- Opportunity to build business credit
- Funded by hundreds of lenders from all over the world and right here in Rochester
- Borrowers secure loans of \$25 or more from a small number of personal contacts to prove their creditworthiness.



**1. BORROWER'S NAME: ANNIE BROWN**

Business Name: Loves Horizon Daycare

Funded May 2017

\$1,000 funded by 30 lenders

Loves Horizon Daycare opened on August 29<sup>th</sup>, 2016 to create a safe and happy atmosphere for children to play in. The Kiva loan was used to expand capacity so more working families can have affordable childcare.



**2. BORROWER NAME: ARTURO HOYTE**

Business Name: Hoyte Photo

\$5,000 funded by 73 lenders, October 2016

Hoyte Photo provides fashion, glamour, event, and wedding photography services to the Rochester and Upstate NY area.



**3. BORROWER NAME: ASAD MUHAMMAD**

Business Name: A Taste of Supreme Bakery

\$10,000 funded by 173 lenders in January 2017

A Taste of Supreme Bakery specializes in all-natural "wholesome and delicious" pastries. Its trademark product, Bean Supreme Custard Pie, speaks the company's value proposition: "It's got to be healthy, it's got to be wholesome, it's got to be delicious!" Asad decided to start the business when he was 14 in the Young Entrepreneurs Academy at the Boys and Girls Club of Rochester. His Kiva loan helped him to access and renovate a commercial kitchen space.

#### 4. BORROWER'S NAME: CALVIN EATON

Borrower's Business: 540WMain

\$5,000 funded by 162 lenders in October 2016

540WMain is a safe, positive, and connected space vested in enriching the community through education, arts, health, wellness & special events. 540WMain provides diverse educational programming to improve the lives of city residents of all ages, including the Rochester Community After-School Program, the Workforce Development Entrepreneur Internship, a food incubator commercial kitchen, and many other curated wellness workshops and classes.



#### 5. BORROWER'S NAME: CHARLOTTE THOMAS

Business Name: Sensuous Satiabables

\$5,025 funded by 96 lenders in December 2016

Sensuous Satiabables provides a wide selection of all natural and herbal products that range from use in the home to organic body products. Her Kiva loan helped her to expand her retail operation by increasing her inventory and elevating her marketing efforts.



#### 6. BORROWER'S NAME: CHIQUITIA GORDON

Business Name: Accessories Galore

\$9,000 funded by 178 lenders in January 2017

Founded in 2013, Accessories Galore is a unique fashion boutique, whose goal is to make everyone feel as though they are shopping like they are rich, on any budget. AG offers a personal shopping service and will custom order accessories for any customer's special occasion. The Kiva loan helped this woman-owned fashion boutique located at the Hungerford to expand its marketing efforts and purchase new inventory.





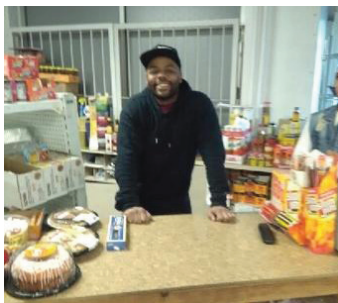


**7. BORROWER'S NAME:**  
**CRYSTAL MENDOZA PAULIN**

Business Name: ThermApparel

\$2,500 funded by 40 lenders in October 2016

Many people who suffer from multiple sclerosis experience an increase in their symptoms during hot and humid weather. ThermApparel was created to address this problem by creating lightweight, comfortable, long-lasting, and discrete cooling apparel. They have teamed up with a local manufacturer to do all the garment manufacturing as well as another nonprofit within the Al Sigl Community of Agencies to provide the packaging and logistics of our products. The Kiva loan helped to support the launch of this small business.



**8. BORROWER NAME: DEMETRIS ADAMS**

Business Name: Heavens Market

\$1,000 funded by 28 lenders in April 2017

Heavens Market is a food market that sells fresh fruits and vegetables, making healthy eating more accessible to the community. The Kiva loan allowed Demetris to purchase equipment, increase marketing, and purchase inventory.



**9. BORROWER'S NAME:**  
**ELAINE WEINZLER FRANCESCO**

Business Name: The Flour City Coffee Co.

\$6,000 funded by 120 lenders in May 2017

The Flour City Coffee Co. is located at the Rochester Public Market. They sell cups of coffee to go, and other hot drinks - hot chocolate, vanilla chai, and assorted teas. To Elaine, providing coffee to marketgoers is an essential service - caffeinating for the greater good. The Kiva loan supported Elaine as she updated her facilities in the new wintershed and expanded her inventory.

**10. BORROWER NAME: FATINA PERRY**

Business Name: Taste of the Bahamas

\$9,000 funded by 148 lenders in June 2017

Taste of the Bahamas is a family owned restaurant aimed at making the community happier by providing opportunities for people to try bohemian cuisine. The Kiva loan helped this small family business meet the growing demand for their food by expanding and renovating their kitchen.



**11. BORROWER NAME: GARY DEWITT MARSHALL**

Business Name: Dark Blue Mondaze

\$1,000 funded by 13 lenders in May 2017

Dark Blue Mondaze produces events such as plays, concerts, and cabarets that primarily focus on topics and issues of social justice expressed through the performing arts. Since 2012, Dark Blue Mondaze has been dedicated to exposing members of the community to the wonderful world of theatre. The Kiva loan helped sustain Dark Blue Mondaze's talent compensation, marketing, and the facility's rental costs.



**12. BORROWER NAME: GLADSTONE INGRAM**

Business Name: Ingram's Supreme Cleaning

\$2,000 funded by 35 lenders in November 2016

Ingram's Supreme Cleaning is a business that does floor waxing, refinishing, buffing, carpet cleaning and general cleaning. Central to the company's mission is lifting the community. The business is part of Ingram's church ministry that hires people in the community that are currently unemployed. This cleaning service also supports the church's operations. This Kiva loan helped an entrepreneur expand his business and provide jobs to his community.



**13. BORROWER NAME: GREGORY V. RICE**

Business Name: Vance Curves

\$10,000 funded by 119 lenders in January 2017

Vance Curves is a metal fabrication business that builds metal sculptures. They also have developed a STEM program giving students the opportunity to work with science and tools building solar powered cars. This Kiva loan helped Gregory to expand his working space and hire new employees.

**14. BORROWER NAME: ISSE ABUKAR**

Business Name: Charo Cleaning, Inc.

Funded \$10,000 by 270 lenders in March 2017

Charo Cleaning, Inc specializes in cleaning commercial and residential buildings. This Kiva loan supported a refugee entrepreneur to build an efficient office space, website, and purchase necessary business supplies. As a Somali refugee and fluent in five languages, Isse also supports newcomers to Rochester.

**15. BORROW NAME: JAMES BROWN**

Business Name: James Brown's Place

\$10,000 funded by 122 lenders in May 2017

James Brown's Place opened in 1998 with one cook and one server. It has grown to become one of the most eclectic Diners in Rochester with a crazy menu and over 15 employees. James' Kiva loan will allow him to increase capacity at his restaurant by renovating its facilities.



**16. BORROWER NAME: JESSE HUGHSON**

Borrower Business: CyrCraft Customs

\$10,000 funded by 156 lenders in January 2017

CyrCraft Customs makes crazy circus equipment. Their main product is a Cyr Wheel, which is a large metal ring where a performer stands inside while performing flips, inversions, and other acrobatic feats. A skilled Cyr performer looks like they're breaking the laws of physics! This Kiva loan enabled Jesse to purchase a CNC mill that cuts down on production time and increases his business' capacity to fulfill orders.



**17. BORROWER NAME: JOANNE BASS**

Business Name: Mo Hair N Thangz

\$1,000 funded by 30 lenders in February 2017

Mo Hair N Thangz is a startup beauty supply store that provides quality beauty supplies, including a variety of bundles of weaves, wigs, braiding hair and beauty accessories. Supplies are personally delivered to local businesses, such as beauty salons, barber shops, spas and nail salons. This Kiva loan supported the launch of JoAnne's business.



**18. BORROWER NAME: JOEL ALLEN**

Business Name: Preppy Prepping

\$6,000 funded by 135 lenders in June 2017

Preppy Prepping makes its customers lives easier by providing healthy Jamaican food on the go. This Kiva loan helped Joel build a business website and enhance meal preparation capacity for his business' growing demand.

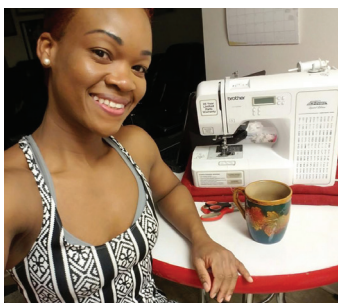



**19. BORROWER NAME: JOY BERGFALK**

Business Name: Coffee Connection

\$10,000 funded by 154 lenders in June 2017

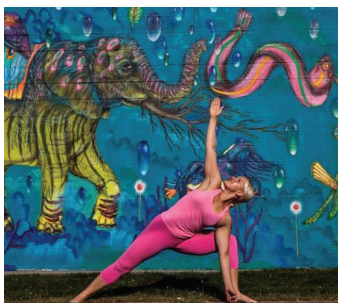
The Coffee Connection empowers women as they work to recover from addiction and become self-sufficient. This nonprofit business sells fair trade, organically-grown, sustainably-farmed coffee, both wholesale and retail, and operates three coffee shops and cafes in Rochester, New York. This Kiva loan will support the hiring of an experienced manager so that more attention can be given to building a replicable model for nonprofit businesses to empower women in recovery.


**20. BORROWER NAME: KAYDIAN HAYLE**

Business Name: Kkreations

\$2,000 funded by 40 lenders in May 2017

Kkreations is a fashionable clothing line that provides quality designs. This Kiva loan helped Kaydian, a Jamaican immigrant, to purchase an industrial sewing machine to expand her business.


**21. BORROWER NAME: LIZA SAVAGE-KATZ**

Business Name: Savage-Katz Productions

\$10,000 funded by 194 lenders in January 2017

Savage-Katz Productions produces content that supports the well-being, health, and lives of adults and children through classes, videos, art exhibitions, books, and educational programming. This Kiva loan helped to cover the expenses to rent a studio and office space, and support marketing efforts.

## 22. BORROWER NAME: NASIR BAIYINA

Business Name: Nascent Apparel

\$1,000 funded by 33 lenders in March 2017

Nascent Apparel is a clothing line centered on social media, worldwide trends, music, and the teenage lifestyle. It was first established when the owner was 15 years old in 2014, and to date, has shipped merchandise as far as Florida! This Kiva loan has helped a Nasir purchase higher quality merchandise and establish marketing efforts for his clothing business.



## 23. BORROWER NAME: NURU NIYONKURU

Business Name: Roc City Chicken

\$1,000 funded by 33 lenders November 2016

Roc City Chicken is a local restaurant that specializes in fried chicken. It also serves garbage plates, steak subs, and deserts. This Kiva loan helped Nuru, a Burundi refugee, upgrade the restaurant's menu and website.



## 24. BORROWER NAME: RAUL FERREIRA

Business Name: Each 1 Stitch 1

\$10,000 funded by 199 lenders in September 2016

Each 1 Stitch 1 provides quality fabrics as well as classes and workshops for beginners and experienced tailors alike. Each 1 Stitch 1 aims to make a difference in the Rochester community by teaching sewing to inner city youth and supporting small businesses through collaboration. This Kiva loan helped Raul obtain a building within the city of Rochester to house a one-of-a-kind creative space.





**25. BORROWER NAME: ROYSIE HILL**

Business Name: Mirisana's Vending & Catering

\$5,000 funded by 84 lenders in May 2017

Mirisana's Vending and Catering caters all kinds of meals for special events, and has 4 commercial size beverage vending machines at various locations. This business aims to eventually have 100 vending machines and to open a family restaurant. This Kiva loan helped Mirisana purchase equipment, including commercial vending machines.



**26. BORROWER NAME: SABRINA CHATMAN**

Business Name: Anasa Bath and Body Emporium

\$8,000 funded by 116 lenders in June 2017

Anasa Bath and Body Emporium provides homemade natural skincare products. All products are made with the finest oils and butters for your skin and the environment. This Kiva loan supported Sabrina as she moved her business into a building and purchase new equipment.



**27. BORROWER NAME: SHAWN OLMSTEAD-LEAHEY**

Business Name: Sol Enterprises

\$2,000 funded by 32 lenders in June 2017

Sol Enterprises is developing solar products that offer an entry point into solar energy at a low cost. Their designs allow customers to slowly upgrade and improve on their system, which can be built into their homes, boats, cabins, yards or businesses. This Kiva loan helped Shawn stock his building material, develop his website and enhance marketing efforts.

### 28. BORROWER NAME: TONY COLON

Business Name: Fuego Coffee Roasters

\$10,000 funded by 132 lenders in April 2017

Fuego Coffee Roasters began in 2013 with a single wholesale client and a 500 square foot bar seating coffee bar. Currently, Fuego Coffee Roasters operates as a wholesale coffee roastery as well as a cafe, serving high quality coffee bought from coffee brokers and direct from farmers at origin all over the world. This Kiva loan helped Tony renovate his current location and purchase materials for a coffee cart at the Public Market.



### 29. BORROWER NAME: TRESSIE TALELA GASKIN

Business Name: Truss Limo Bus

\$1,000 funded by 30 lenders in April 2017

Truss Limo Bus is a Rochester, NY based multiple passenger transportation service that offers a luxury bus with leather seating that transports 12-14 passengers. This Kiva loan helped Tressie open a business office to enhance client capacity and support.

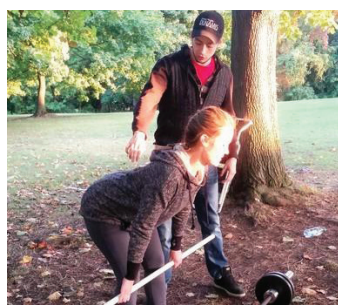


### 30. BORROWER NAME: WILL BARKER

Business Name: Strength Trained LLC

\$2,000 funded by 30 lenders in November 2016

StrengthTrained is a physical training service that embraces the pursuit of an active healthy lifestyle no matter a client's background or status, and strives to make our coaches and trainees the best possible version of themselves. This Kiva loan helped Will invest in new equipment and find a business space.







**31. BORROWER NAME: YOLANDA BLACKBURN**

Business Name: Smilez Entertainment

\$1,000 funded by 21 lenders in June 2017

Smilez Entertainment is always looking to give back to the Rochester community by hosting positive events. They host an annual award show call the Roc Awards that provides a platform to acknowledge those in theater and the arts, as well as business and community leaders. This Kiva loan helped Yolanda upgrade her website and advertise through radio broadcasts and social media.



**32. BORROWER NAME: ZAAQUI S. JOHNSON**

Business Name: Zoc's Gourmet Burgers & Shakes

\$10,000 funded by 163 lenders in February 2017

Zoc's Gourmet is a prepared-to-order casual dining restaurant. Zoc's Gourmet has managed to carve its own niche in Rochester's food scene by offering specialty subs and gourmet burgers, and aims to offer healthy food choices in Rochester's west-side. This Kiva loan helped Zaaqui upgrade his location's facilities and marketing efforts to build a larger consumer base.



**33. BORROWER NAME: MARISOL GRISBY**

Business Name: Grisby's Autosale

\$3,000 funded by 54 lenders in July 2017

Grisby's Autosale offers dependable, affordable cars that help community members get to work, and sometimes buy a car for the first time in their lives. This Kiva loan helped Marisol expand her business' parking and inventory capacity and hire new staff.

### 34. BORROWER NAME: CARL THOMAS

Business Name: CTE Electric

\$2,000 funded by 32 lenders in July 2017

CTE Electric is a new electrical services business, which provides electric repairs to a variety of clients. Its future goals include providing the opportunity for others to learn the electrical trade through experiential learning. This Kiva loan helped Carl expand his marketing efforts, and purchase new equipment for his services.



### 35. BORROWER NAME: KRISTOPHER SULLIVAN

Borrower business: UUU Art Collective

3,000 funded by 45 lenders

UUU Art Collective is a Benefit Corporation whose mission is to be the artists' platform for social change. Through their gallery in downtown Rochester, they work to elevate the status of the emerging artist while providing a unique cultural experience for the community at large. This Kiva loan helped UUU Art Collective to open their own art gallery in the heart of Rochester and to purchase materials to renovate the space.



### 36. BUSINESS OWNER: CARRIE O'ROURKE

Business Name: The Drunken Taco

\$6,000 funded by 115 lenders

The Drunken Taco will be a food truck operating in Rochester, New York, serving gourmet tacos infused with a variety of spirits. They will buy all our spirits from local distilleries, breweries, and wineries to support local businesses. To ensure success and customer satisfaction, their tacos will be loaded with high quality fresh ingredients. The Kiva loan will help to fund the start-up costs of a food truck, including the purchase of permits, inventory, and licenses.





For more information call 311.  
Outside the city call (585) 428-5990.  
Or contact Lovely A. Warren,  
Mayor of Rochester  
585-428-7045

[www.cityofrochester.gov](http://www.cityofrochester.gov)

Produced by the City of Rochester Communications Bureau.