

## Preparing your 2023 Kinship Lending Application

Below is the list of questions you'll be asked in the [online application to Kinship Lending](#). Use this document to help prepare your responses and gather the information you need for the application. If you have any questions, email Kinship Lending team members [Swarvoski Little](#) or [Kristine Laughter](#) for support. Kinship Lending 2023 applications are due by September 23rd at 11:59pm MDT. Good luck!

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1. First and last name
2. Personal mailing address
3. Phone or cell number
4. ID number (a driver's license #, passport, tribal ID, or other State issued ID card)
5. For grant reporting purposes, we'll ask:
  - a. Your DOB
  - b. What race you identify with
  - c. Which tribe(s) you are an enrolled member of
  - d. Your ethnicity
  - e. Your gender preference
  - f. Annual household income
  - g. The number of dependents you claim and their ages
  - h. Whether your business or nonprofit is women owned or led, minority owned or led, veteran owned or led, Native owned or led, or immigrant owned or led
6. Is your business or non-profit currently open for business?
7. What is the name of your business or non-profit?
8. What month and year did you start your business or non-profit?
9. What was your gross revenue in 2022?
10. Is your business or non-profit a full or part-time commitment for you? If you have any other sources of income, what are they?
11. What is the legal structure of your business or non-profit?
12. Which industry describes the type of business or organization you run?
13. What is the amount of money you wish to borrow?
14. Is there a goal you hope to achieve with the funds you need? If so, tell us about your goals.
15. Tell us a little bit about how you plan to use the money. Your answer can be as long or short as you see fit.

16. If you run a business, how much does your business typically make in a month? If you are a non-profit, what is your average monthly operating budget?

We ask a few questions about your operating expenses. You might want to assemble your bills so that you can have the numbers you need to answer these questions.

17. How much do you spend each month on rent?
18. If you have property insurance or other forms of business insurance, how much do you spend each month on premiums?
19. How much do you spend on internet and phone services each month?
20. How much do you spend each month on utilities?
21. How much do you spend on salary and benefits for yourself and your employees each month?
22. How much do you spend on advertising and marketing each month?
23. How much do you spend on supplies and equipment each month?
24. How much do you spend on travel and meeting expenses each month?
25. What would you estimate that you spend on all the miscellaneous expenses each month?

We will need to talk to two people who know you well that aren't your family members. This could be any of your professional connections. Don't worry! We won't be asking any personal questions.

26. First reference (Name, contact info)
27. Second reference (Name, contact info)
28. If your business or nonprofit has a website or any social media channels, please enter the links here.
29. As part of the incubator curriculum, we ask you to prepare three-years of financial projections. Make sure your projections are updated for the next three years and upload an Excel or PDF document.
30. Do you have a business model canvas or a business plan that you can upload? If yes, Please upload your business model canvas or your business plan. A PDF or JPEG is fine. If not, we're going to ask you to rebuild your business model canvas. Here's nine questions to fill in the nine boxes on the canvas.
  - a. Customer segments. List your top three segments. These are the segments that provide the most revenue.
  - b. Value proposition. what are your products and services? What is the job you get done for your customer?
  - c. Revenue streams. List your top three revenue streams. If you do things for free, add them here too.
  - d. Channels. How do you communicate with your customer? How do you deliver the value proposition?

- e. Customer relationships. How does this show up and how do you maintain the relationship?
- f. Key activities. What do you do every day to run your business model?
- g. Key resources. Tell us about the people, knowledge, means, and money you need to run your business.
- h. Key partners. List the partners that you can't do business without (not suppliers).
- i. Cost structure. List your top costs by looking at activities and resources.

... and that's the end of the application. 🥳