

BUILD. EARN. LEND.

The student entrepreneur's playbook
for building, growing, and giving back.



How to build a student business

Every real business starts the same way: someone saw a problem and decided to fix it.

STEP 1 — FIND THE IDEA

SPOT THE GAP

Find a need

What frustrates people around you? What's missing at school or in your community? That's your starting point.

PRODUCT OR SERVICE?

Choose your model

Products = something you make or sell. Services = something you do. Services are usually cheaper to start — no inventory needed.

KNOW YOUR CUSTOMER

Who is it for?

Get specific. 'Everyone' is not a customer. Is it students? Parents? Local businesses? The narrower you go, the easier it is to sell.

CHECK DEMAND

Test your idea

Ask 5–10 people if they'd pay for it — not if they think it's cool. Real interest has a price tag.

STEP 2 — VALIDATE BEFORE YOU BUILD

01 Talk to real people first

Ask 5–10 people if they'd actually pay for it. Not if they think it's a 'cool idea' — if they'd pay. Big difference.

02 Look at what already exists

Check if someone else is doing it. Competition isn't bad — it means there's a market. Your job is to do it better or differently.

03 Test with a small batch

Don't build everything at once. Sell 10 units or take 3 clients first. Real feedback beats any business plan.

04 Price it right

Cover your costs and add a margin. If people say it's too expensive without hesitating, it's probably priced right.

STEP 3 — SET UP THE BASICS

PRICING

Cover your costs, add a margin. If people say it's too expensive without hesitation, it's probably priced right.

TRACK MONEY

Log every dollar from day one. A simple spreadsheet beats forgetting where the money went.

ROLES

Assign a sales lead, finance lead, and ops lead early. Confusion costs money.

YOUR PITCH

Say what you do in one sentence. If you can't, the idea needs more clarity.

PART 2 — SCALE

How to grow and fund it

Once you've proven the idea works, scaling is about reach, revenue, and sustainability.

WAYS TO RAISE MONEY

IN-PERSON

Community events

Frozen treat stands, cultural nights, campus walkathons. Fun, visible, and easy to repeat.

DIGITAL

Online campaigns

Monthly giving challenges, impact posts, alumni outreach via email or LinkedIn.

PARTNERSHIPS

Sponsorships

Local businesses, Kiva Days with food trucks, matched donations from school foundations.

AWARENESS

Storytelling

Share borrower updates, repayment wins, and loan impact. People give more when they see the results.

HOW TO RUN YOUR NEXT FUNDRAISER

01 Set a goal

Pick a specific number and what it funds. Vague goals raise vague money.

02 Pick your format

In-person, digital, or sponsorship-based. Match it to your audience and capacity.

03 **Lock the logistics**

Reserve space, assign roles, get school approval early — not the week before.

04 **Promote it**

Posters, social media, morning announcements. Start earlier than you think you need to.

05 **Track everything**

Log funds in your LendLedger income tracker as they come in, not after.

06 **Close the loop**

Post which loans or projects you funded. Donors who see results give again.

SCALE SMART

REPEAT WHAT WORKS

Start with one event, perfect it, then add a second format once you have a system.

USE ALUMNI

Past members are your most credible fundraisers — they've seen the impact firsthand.

KEEP DONORS

Monthly giving beats one-time donations. Make it easy to set up and forget.

MAKE IT VISUAL

Dashboard screenshots and borrower photos convert way better than paragraphs of text.

Students who built, earned, and lent

These aren't hypothetical examples. These are students who actually did it.

■ Frostbite's Frozen Ice — Shaved Ice

\$1,500+

revenue at a single large event

It started in fifth grade at a school fall fest. What began as a shaved ice stand at school events quickly grew to car shows, game days, and Fourth of July festivals. With demand growing, a short-term school loan funded a commercial-grade machine upgrade.

Years later, Frostbite became the primary funding source for PD Microfinance — a Kiva chapter. Instead of relying on donations, business revenue went directly into microloans, generating over \$3,000 in loans within the first year.

That success became a blueprint. Within a year, five student ventures at the same school were contributing profits to fund microloans.



■ Curry Kart — Indian Street Food

Sold out

at first Fall Fest event

A group of freshmen was approached during club fest and pitched a simple idea: sell Indian snacks and drinks, and commit a portion of earnings to Kiva microloans. They said yes.

Curry Kart's first event sold samosas, chai, and drinks — and became one of the most popular stands at Fall Fest. They went on to become the second student business at the school to directly fund microloans.



■ All Day Soirée — Party Balloon Art

First outside

student venture to adopt the model

A group of North Meck high school girls started designing balloon decorations for birthdays and local events. When connected to PD Microfinance, they saw a way to grow their bookings while giving back.

The deal was simple: increase visibility, expand the business, and set aside a portion of earnings to lend on Kiva. They became the first student venture outside the founding school to adopt the model.



■ Baked — Bakery

Cookies, brownies, cupcakes

sold at school events and Girl Scout fundraisers

Students from Cuthbertson High School were already selling baked goods at school events and Girl Scout fundraisers. When introduced to Kiva and PD Microfinance, the concept clicked immediately — it aligned with their existing values around community impact.

From their next event forward, they began setting aside a portion of profits to fund microloans.



Your school could be next.

Student entrepreneurship can become a consistent source of microfinance capital. By turning everyday student ventures into lending capital, young people shift from being consumers to contributors — building access and opportunity for communities that need it most.