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# Ota Kopa & Ota Kopa+

## Loans for Creatives and Businesses

## FAQs for Applicants



### Ota KOPA

**BORROW UP TO KSH 999,999 AT 9% INTEREST**

**LOANS FOR INDIVIDUALS, GROUPS AND CREATIVE BUSINESSES IN:**

- Fashion, Garments, Beauty and Accessories
- Film, TV, Content Creation, Gaming and Audio-Visual
- Live Music, Theatre and Performing Arts

(Full list of all creatives eligible to apply is available)



### Ota KOPA +

**BORROW FROM KSH 1M UP TO KSH 4,999,999 AT 9% INTEREST**

**LOANS FOR EXPERIENCED INDIVIDUALS, GROUPS AND CREATIVE BUSINESSES IN:**

- Fashion, Garments, Beauty and Accessories
- Film, TV, Content Creation, Gaming and Audio-Visual
- Live Music, Theatre and Performing Arts

(Full list of all creatives eligible to apply is available)





## 1. What is Ota Kopa and Ota Kopa+?

HEVA recently launched two financial products, Ota Kopa and Ota Kopa+, in partnership with three financial service providers (FSPs) and two aggregator platforms. These loan facilities aim to finance over 7,000 young women and men in the creative sector who are operating in the following value chains:

- Fashion, Garments, Beauty and Accessories
- Film, TV, Content Creation, Gaming and Audio-Visual
- Live Music, Theatre and Performing Arts

Eligible creatives can apply for loans for their creative business up to **Ksh 999,999** for **Ota Kopa** and **Ksh 4,999,999** for **Ota Kopa+** at a rate of **9% interest**.

## 2. How do I apply for an Ota Kopa or Ota Kopa+ Loan?

Creatives have the flexibility to apply for funding through any of the approved FSPs and via the aggregator platforms. Applications are currently open. Visit [hevafund.com/ota-kopa-loans](https://hevafund.com/ota-kopa-loans) to apply.

## 3. Who are the FSPs and the aggregator platforms?

The approved financial service providers are:

- [Kenya Bankers](#)
- [Tenakata](#)
- [Longitude Capital](#)

The approved aggregator platforms are:

- [Wowzi](#)
- [Shop Zetu](#)





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HEVA Fund is in the process of identifying additional aggregator platforms to collaborate with, which will allow us to expand our reach and enhance financial accessibility for more creatives in the future.

4. **How does one know which Financial provider to choose to pursue the Kopa and or Ota Kopa + facility out of the ones provided?**

Each approved provider (mentioned in Q3) has their individual application form allocated to their platform. As the creative, you have the flexibility to choose to apply through any one of them - no application form is different from another and all applications will be reviewed by the individual FSP.

It is important to note that each of our partners offers the same loan structure and application process. The reason why there is more than one financial service provider and aggregator is to increase our reach to as many creatives as possible.

Links to the Ota Kopa and Ota Kopa+ application forms are now available on our [website](#). You can apply via the three FSP options: [Kenya Bankers](#), [Longitude Capital](#) or [Tenakata](#).

5. **What documentation do I need to have to be eligible for this loan facility?**

- **For individuals without an ID:** A stamped letter from the Chief, Assistant Chief, or Community Leader.
- **For refugees:** A Government of Kenya proof of registration document or a UNHCR refugee card/smart card.
- **Financial records:** Daily/monthly sales reports and six (6) months' M-Pesa or bank account statements.
- **Business registration:** A valid business registration certificate (if available).
- **For individuals above 18 with ID:** A copy of the National Identification Card (ID) or Passport.
- **For unregistered businesses:** A business growth plan.





## 6. How do I know which value chain I fall under as a creative?

To find out the 300+ creative types eligible to apply for the Ota Kopa and Ota Kopa+ loan, click [HERE](#) to access the list.

## 7. What types of businesses are eligible for this credit facility?

Operational businesses with 51% Kenyan ownership and engaged in the applicable creative and cultural value chains (see Q1) can apply. Special consideration will be given to companies committed to working with young women, people with disabilities, and refugees.

Operational businesses refer to creative enterprises that are currently operational in the current local business market. These businesses should have been in operation for at least a year to be able to apply for this loan facility.

## 8. Can individual creatives apply for this loan facility?

Yes, individuals, groups, businesses and organizations can apply.

## 9. What kind of support is provided beyond financing?

Business support remains a crucial component of HEVA's fund strategy. As such, borrowers of Ota Kopa and Ota Kopa+ loans will receive post-investment support as long as their loan period is still active.

Post-investment support for MSMEs in the creative sector typically includes:

- Business Development: Mentoring, coaching, and workshops to enhance business skills, market access, and scalability.
- Financial Management: Guidance on budgeting, cash flow management, and accessing additional funding or grants.
- Marketing and Branding: Support for digital marketing, brand development, and audience engagement strategies.
- Technical Assistance: Access to specialized tools, technology, or expertise to improve creative output or operations.
- Monitoring and Evaluation: Regular check-ins to assess progress, address challenges, and ensure sustainable growth.





- Legal and IP Support: Advice on intellectual property rights, contracts, and compliance with industry regulations.
- Capacity Building: Training programs to upskill teams in creative, technical, or managerial areas.

These services aim to strengthen MSMEs' resilience, competitiveness, and long-term success in the creative industry.

### **10. Is there a specific timeline for the repayment of the loans?**

The Ota Kopa and Ota Kopa+ loan facility will disburse loans until December 2026. Loan repayments however will continue past the December 2026 timeline based on the loan tenure provided to the business owner/entrepreneur/creative who applied for the loan.

### **11. How are the interest rates determined for the loans?**

The interest rate for these loans is fixed at 9% on a reducing balance for term loans and asset financing, providing stability and predictability in repayment.

### **12. How will the due diligence process be conducted for selected businesses?**

The Due diligence will be conducted by the specific FSP where the application has been made. The process involves Financial, Legal, Team, and Business model evaluation to determine a fit for the eligibility criteria and the loan repayment capacity. The FSP might seek for clarification, and also conduct a physical visit to the business to verify information provided.

### **13. If a business owner has an existing loan with a bank or microfinance facility can one qualify for a Kopa or Ota Kopa + Loan?**

A business owner/entrepreneur/creative can qualify for an Ota Kopa and Ota Kopa+ loan as long as the ability to pay is determined and that said business owner can service two or more facilities comfortably.





**14. Are there any ongoing obligations or reporting requirements after receiving an Ota Kopa/Ota Kopa+ loan?**

Businesses that receive the loan will have certain reporting requirements to ensure transparency and accountability. These will be communicated during the application and contracting process.

**15. How long does the entire application process from start to finish?**

Successful applicants will hear about their application and receive feedback within 14 days of submission.

**16. If I am not eligible for the Ota Kopa or Ota Kopa Plus facility, are there any other opportunities available to me as an individual or as a business?**

HEVA Fund also has other various programmatic interventions available for creative businesses. Kindly visit our website, [www.hevafund.com](http://www.hevafund.com) to find out what opportunity could work for you.

You can also stay updated about any new opportunities by following us on social media, our pages are linked below:

HEVA	Facebook	X	Instagram	LinkedIn
	<a href="https://www.facebook.com/HEVAFund">@HEVAFund</a>	<a href="https://twitter.com/HEVAFund">@HEVAFund</a>	<a href="https://www.instagram.com/hevafund">@hevafund</a>	<a href="https://www.linkedin.com/company/HEVA-Fund">HEVA Fund</a>

**17. How can businesses that are not based in Kenya get involved or receive support from the Ota Kopa and Ota Kopa+ facility?**

Currently, these loan products are focused on supporting businesses within the Kenyan market only.

