

# Emerge and Rise Expands Access to Capital Through Kiva Partnership and New Community Investment Fund

*As traditional capital falls short, Emerge and Rise brings zero-interest loans and a \$5M community fund to power small business growth.*

SAN ANTONIO, TX, UNITED STATES, August 4, 2025 /EINPresswire.com/ -- [Emerge and Rise](#), a nonprofit venture development organization serving small and mid-sized businesses, has officially joined the national [Kiva](#) U.S. network as a trustee, opening new doors to zero-interest microloans for entrepreneurs across San Antonio and beyond.

Through this partnership with Kiva, a global platform known for its community-backed loans, local business owners can now access crowdfunded capital up to \$15,000

with no interest, no fees, and no credit score requirements. Emerge and Rise will serve as a direct connector, helping underserved founders prepare strong loan campaigns and guiding them through the fundraising process.

"We're seeing a growing gap between businesses that need \$5K-\$15K to stay alive or expand, and the capital systems that overlook them," said Lina Rugova, Founder and President of Emerge and Rise. "Kiva helps fill that gap, and we're proud to make it accessible to entrepreneurs in the communities we serve."

The announcement comes as Emerge and Rise quietly prepares to launch the SOMA Fund (Spaces. Ownership. Mutual Access.), a \$5 million community-rooted investment vehicle designed to address the deep lack of creative funding in San Antonio and beyond. The fund will



Emerge and Rise - Together We Can

acquire and repurpose underutilized commercial real estate and reinvest directly in local small businesses, with a focus on historically underserved areas like the Eastside, Westside, Southside, and parts of District 10.

The SOMA Fund will operate under a Regulation Crowdfunding (Reg CF) model, allowing individuals to invest with as little as \$100. While full details will be announced later this year, the fund represents a broader shift toward community-owned capital models that blend real estate, business investment, and neighborhood leadership.

“Traditional funding paths don’t reflect the needs or the realities of most local businesses,” said Rugova. “It’s time we create financial vehicles that actually work for the people driving our economy.”

Emerge and Rise is designing the SOMA Fund to reflect its broader commitment to inclusive economic development, combining real estate revitalization, flexible capital tools, and community-driven ownership with values rooted in sustainability, digital access, financial resilience, and long-term wellbeing. The organization is currently in its fifth year of operation and continues to grow its presence in San Antonio through [programs](#) like the ThriveXcelerator, WINC Circle, Entrepreneurship by Acquisition, and the ELEVATE Entrepreneur Academy.

To express interest in upcoming investment opportunities through the SOMA Fund, please reach out to [lina@emergeandrise.org](mailto:lina@emergeandrise.org). Further details will be announced in compliance with all applicable regulations.

#### About Emerge and Rise

Emerge and Rise is a nonprofit venture development organization based in San Antonio, Texas. The organization supports small and mid-sized business owners through hands-on services, resource navigation, and programs rooted in long-term sustainability and social innovation.

#### About Kiva

Kiva is a global nonprofit that expands financial access to underserved communities through zero-interest, crowdfunded microloans. Since 2005, Kiva has connected more than 2 million lenders with over 4 million borrowers in 90+ countries.

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