



Interest free loans for visual artists, photographers and designers

Fonds Kwadraat provides interest-free loans to visual artists, photographers and designers. The loan can be used to cover the expenses of various projects and productions (such as an exhibition or presentation, a fashion collection, a prototype or an artist's book), but also to buy equipment like cameras and laptops. A loan can be supplementary to subsidies (Mondriaan Fonds, Stimuleringsfonds or CBK Rotterdam) or other financial resources.

Applications and meeting dates

The committee meets five times a year. You can find the application deadlines on the Fonds Kwadraat website: www.fondskwadraat.nl/lening

Who can apply?

Professional visual artists, photographers, fashion designers, designers, architects and multimedia artists. In addition, art academy students (post-graduates and students in their final year) may also apply for a loan, if they comply with certain conditions.

The loan

The maximum amount of a loan is € 8,000. The loan will be paid off in monthly instalments within a three-year period. For instance: for a € 3,500 loan, the instalment amounts to € 97,22 a month for 36 months. Accelerated repayment is always allowed. For students the maximum amount for a loan is € 800, to be paid back in 20 instalments of € 40.

Fonds Kwadraat asks for a one-time administration fee of 3,5% of the total loan amount. The contribution is charged when the loan is granted. Example: the contribution for a loan of € 3,500 comes to €122,50. The loan will be repaid in 36 instalments of € 97,22. The first payment is about 12 weeks after the loan has been granted.

For loans above € 5,000, a guarantor is required. Students always must provide a guarantor for the full loan amount.

The application

You can apply in 6 steps with the online form on the website. Make sure to fill out all the necessary fields. Incomplete applications will not be processed.

The committee judges the applications on

- Professionalism (CV, diplomas, exhibitions)
- General quality of your work
- Quality and interest value of the project to which the loan applies (originality, topicality, budget and coverage plan, presentation to the public, sustainability, feasibility, etc.)

When applying for an interest free loan you're following these next 6 steps:

Step 1: How much would you like to borrow, and what are your contact details?

- Provide your personal and business contact details.
- Upload a copy of your ID/Passport (PDF).
- Provide your bank account details (only Dutch bank accounts are allowed)

Step 2: What is your professional background?

- To which discipline(s) do you attribute your work? Examples: visual arts, photography, design, film, interdisciplinary. Do not write a narrative; list up to three disciplines. Max 250 characters.
- Relevant education: mention up to two educational programs relevant to your artistic or design practice.
- Do you currently have a loan?
- How did you hear about Fonds Kwadraat?

Step 3: About Your Project

- CV: upload your CV covering the past 5 years, with a maximum of 2 A4 pages, listing your most recent projects first (include only elements relevant to your artistic or design practice: exhibitions, publications, commissions, awards, press, grants, subsidies). Max 5 MB, Format: PDF.
- Work Description: provide a general description of your work. What is the central theme of your work? Explain your artistic and/or conceptual foundations. Max 1,000 characters.
- Project Plan: provide the project plan for which the loan is being requested. Key points the committee will evaluate include artistic quality, motivation, developmental potential, relevance, feasibility, and financial support. Describe what the loan is being requested for and justify your application (Why, What, When, and Where). Max 5,000 characters.
- How does this application relate to your artistic development as an artist? Max 500 characters.
- Sustainability: in your application, it is important to explain how your project contributes to sustainability, both in artistic content and in the choice of materials, energy, and resources. We believe that through their imagination, artists can drive transitions and contribute to a sustainable, liveable world. Max 250 characters.
- Budget and Financing Plan: create a project budget and include a financing plan (total project costs and financing: the loan, other sources of funding, personal investment, and other contributions). Max 1 A4 page. Max 5 MB, Format: PDF. [Download the budget and financing plan template.](#)

Step 4: Visual Documentation:

- Upload Your Portfolio: upload your portfolio, focusing on the past 5 years. If possible, also include sketches or images of the planned project. Number the images and include a description for each (title, year, dimensions, and technique/material). Minimum of 10 and a maximum of 20 images in 1 PDF. Max 30 MB.
- If applicable, include a copy of an invitation from a gallery or museum, an artist residency, etc. Max 5 MB, Format: PDF.

Step 5: Financial Information:

- Upload a copy of your most recent (Dutch) income tax return form ('aangifte inkomstenbelasting') or a copy of your most recent annual financial statement. A 'value-added tax' ('BTW kwartaal-aangifte') document is not sufficient. Max 10 MB, Format: PDF.

Step 6: Submit Your Application:

- I accept that Fonds Kwadraat will store my submitted data to respond to and process my application.
- I hereby declare that I have completed my application truthfully.
- By submitting your application, you automatically agree to our General Terms and Conditions and GDPR guidelines.
- Submit! You will receive a confirmation within two working days. If not, please contact us.

If you have any doubts or questions, please don't hesitate to contact us.

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