APPALACHIAN COMMUNITY CAPITAL

$42M MARKET CAPITALIZATION

IMPACT

$233 MILLION IN PRIVATE BANK LEVERAGE
520 BUSINESSES
CREATE 2,200 JOBS

CAPITAL STRUCTURE

DEBT:
From Bank Lenders, Foundation PRIs, Mission Investors,
$36M target, 7-10 year maturity, 3.25%
Investors:
Bank of America, Deutsche Bank, Calvert, Ford Foundation, Others tbd

EQUITY:
From public and philanthropic sources
$6M target
Investors:
Appalachian Regional Commission, US Department of Treasury CDFI Fund, Others tbd

OPERATING STRUCTURE

Net asset ratio 18%
Self-sustaining after 2 years
Loans to community loan funds and loan participations

LOANS TO COMMUNITY LOAN FUNDS & LOAN PARTICIPATIONS:
$2.9M per loan average
5-7 year bullet loans at 3.25%

8 Participations in first two years
Up to $2.5M per participation
5 year term loans @7.25%

LOANS TO COMMUNITY LOANS FUND

LIST OF LOANS:

- ACE – Access to Capital for Entrepreneurs (GA)
- Alternatives Federal Credit Union (NY)
- Appalachian Development Corporation (SC)
- Kentucky Highland Investment Corporation (KY)
- MACED (KY)
- Mountain BizWorks (NC)
- Natural Capital Investment Fund (WV)
- Pathway Lending (TN)
- Southeast Kentucky Economic Development (KY)
- The Support Center (NC)
- Three Rivers Planning & Development District (MS)
- Virginia Community Capital (VA)

LOAN SECTORS AND PRODUCTS

BORROWERS
Energy • Healthcare • Manufacturing • Value Added Agriculture • Heritage Tourism & Recreation

BUSINESS LOAN PRODUCTS
Working capital and lines of credit
Equipment
Business-related real estate and improvements

APPALACHIAN COMMUNITY CAPITAL
Established 2013

Lori Glass, CEO, Appalachian Community Capital
(202) 779-3083 lori.glass@acc1.org
www.appalachiancommunitycapitalcdfi.org