

NCIF



CDFIs: Bringing Capital to New and Growing Businesses
Marten Jenkins, Natural Capital Investment Fund

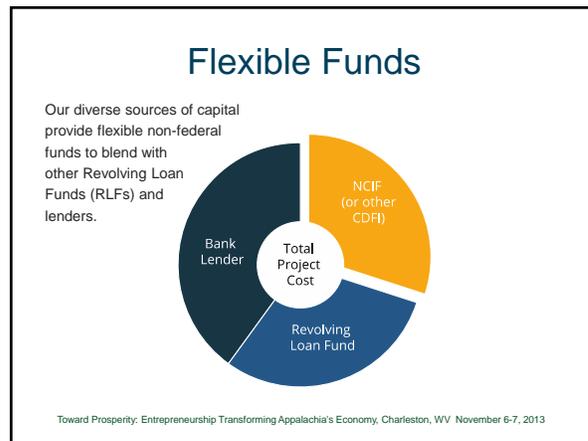
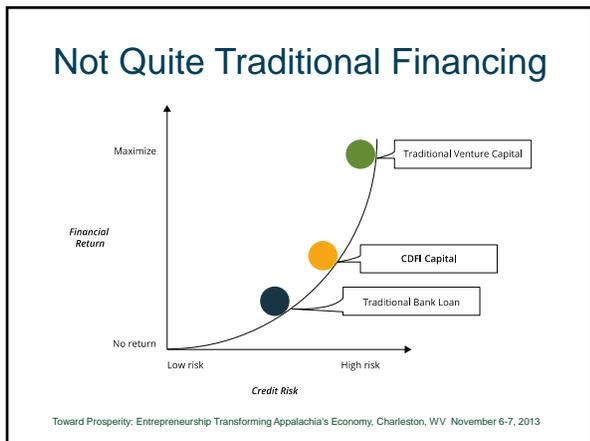
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About Natural Capital Investment Fund (NCIF)

- Certified Community Development Financial Institution (CDFI)
- USDA Intermediary Relending Program (IRP)
- Business and Industry (B&I) Guaranteed Lender
- \$15 Million Loan Fund
- 10 person staff
- Cover portions of 5 central Appalachian States



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NCIF
FINANCIAL SERVICES

- Business Expansion Loans
- Subordinated Debt
- Microloans
- B&I Guaranteed Loans
- Interim Financing

OFFERED BY PARTNER CDFIS:

SBA 504 and 7(a)

HUD CDBG and 108

New Markets Tax Credits

Lines of Credit

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BUSINESS DEVELOPMENT SERVICES

One-on-one assistance

Coaching

Group-based instruction

Workshops Webinars

Access to market services

Planning Accounting

Legal Marketing

Audits

Note that fees may apply depending on a CDFI's TA program structure.

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Working with Local EDAs

- A partnership based approach
- NCIF has worked with:
 - Mid-Ohio Valley Regional Council
 - New River Gorge Regional Development Authority
 - Greenbrier Valley EDC
 - Morgan County EDA
- Conduct joint site visits to businesses and bankers
- Co-lend based on gap
- Special Initiatives



NCIF Lender with Business Owner

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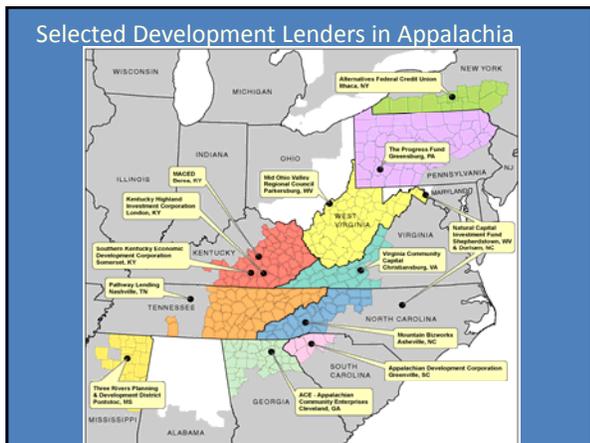
Example: Bluestone Lake Marina, LLC

- Business owner Charles Brown needed \$350,000 in long-term financing for Bluestone's three rental cabins.
- NCIF worked with New River Gorge Regional Development Authority to fill gap in financing.
- Cabins will bring much needed tourism infrastructure and outside revenue to Summers County, one of the state's most economically distressed.



Bluestone Lake Marina

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Finding Your Local CDFI

Opportunity Finance Network CDFI Locator
www.ofn.org/cdfi-locator  Find a CDFI

Federal Reserve Bank of Minneapolis – Find A CDFI
http://www.minneapolisfed.org/community_education/cdfi/#find

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Find a CDFI
 Looking for a CDFI that serves your neighborhood, city, or region? Enter your ZIP Code in the field below, select a search radius from the drop-down menu, and click "Find a CDFI." Results will appear in order of their proximity to the specified ZIP Code.
 ZIP Code: Find a CDFI
 Please enter a valid, 5 digit ZIP code.

Source: Based on the CDFI Fund's list of Certified CDFIs and Native CDFIs. Calculations applied by the Federal Reserve Bank of Minneapolis for search purposes.

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