



# Appalachian Regional Commission Financing Entrepreneurs in Underserved Communities

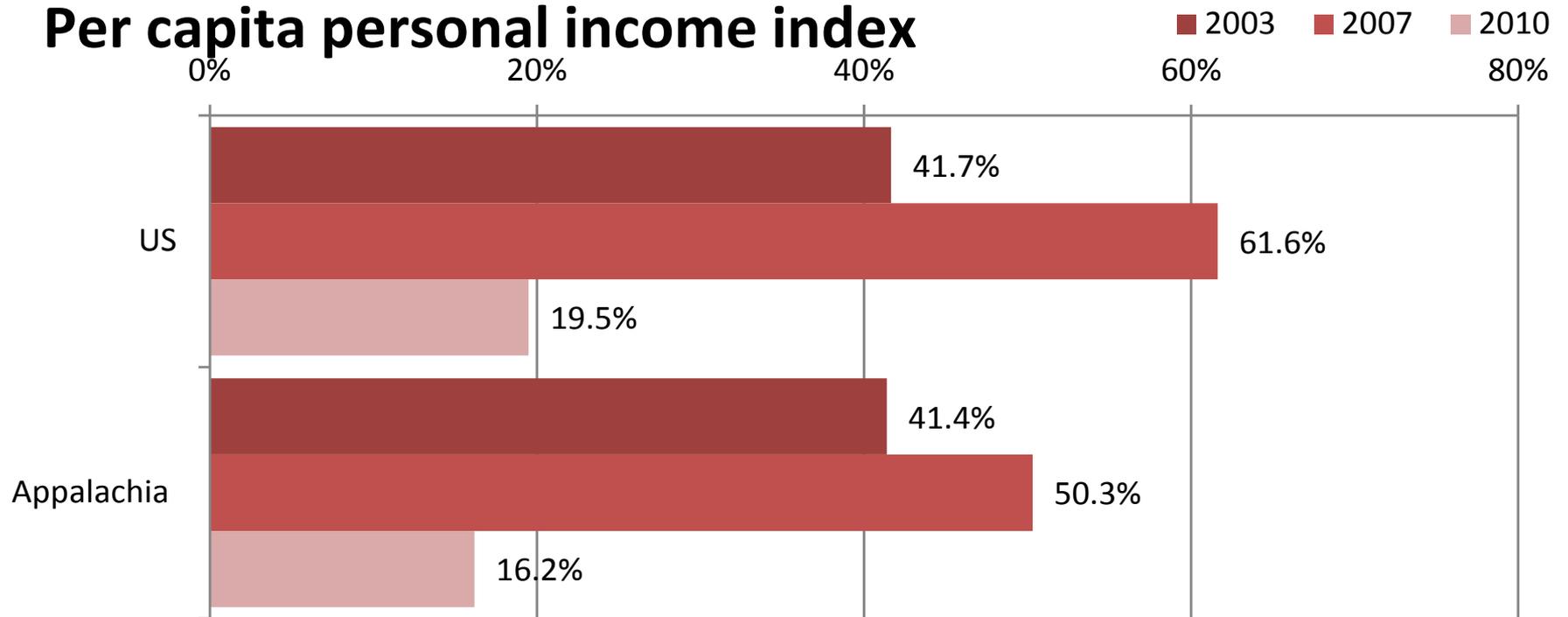
# Access to Capital and Credit in Appalachia

June 2013

Josh Silver and Archana Pradhan  
National Community Reinvestment Coalition

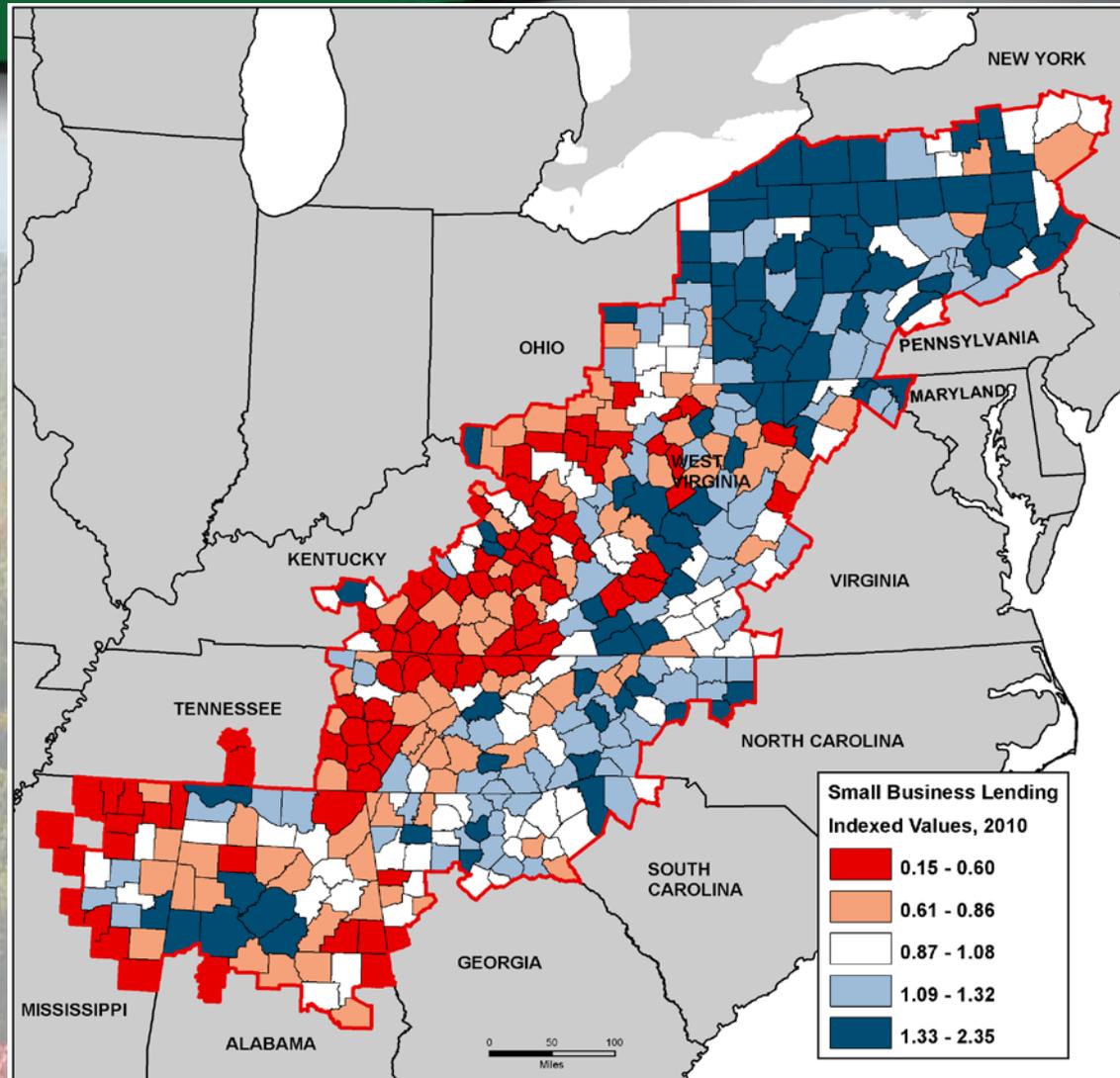
# Percent of Small Businesses Receiving Loans In Appalachia and United States

## Per capita personal income index



# Small Business Lending Index, 2010

Ratio of Number of Small Business Loans to Small Businesses, Indexed Values (U.S. =1)

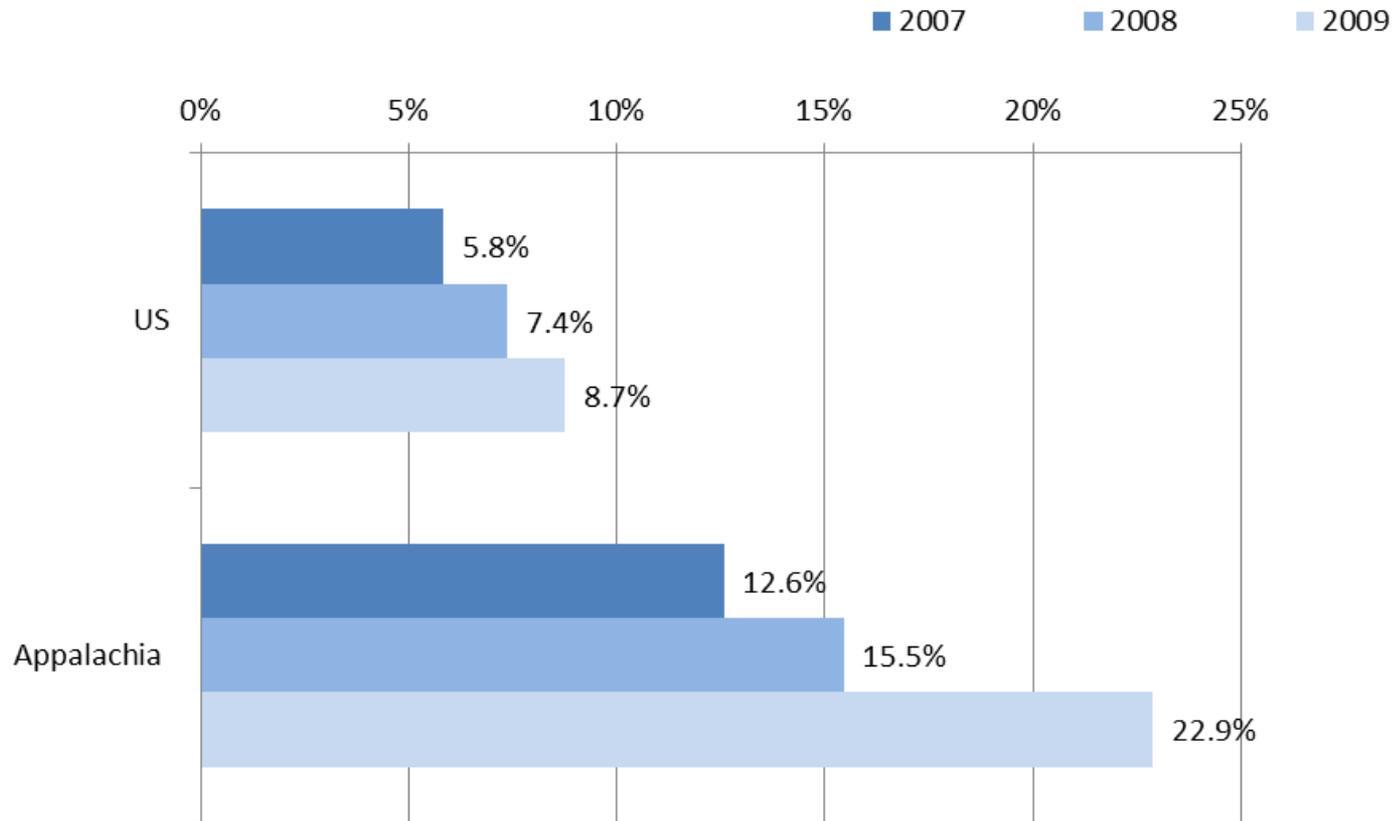


Map Title: Small Business Lending Index, 2010

Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012

Data Source: CRA small business loan data and Dun and Bradstreet (D&B), 2010

# Percent of Respondents Denied Loans





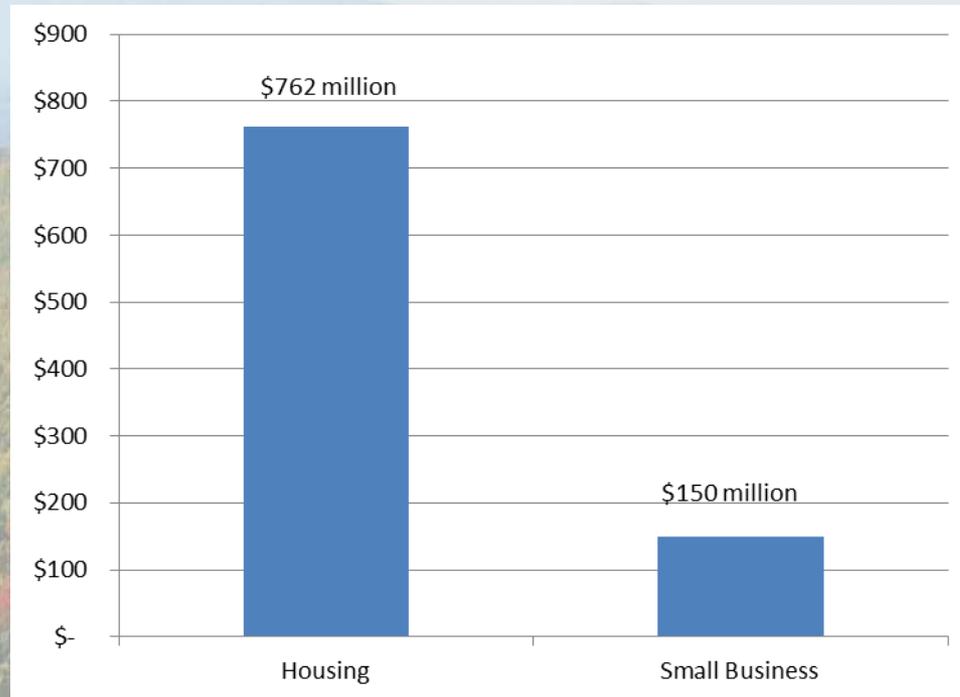
# Equity Financing

- National small businesses up to 4 times more successful raising equity
- 20% national, 5% Appalachian surveyed businesses received angel capital.

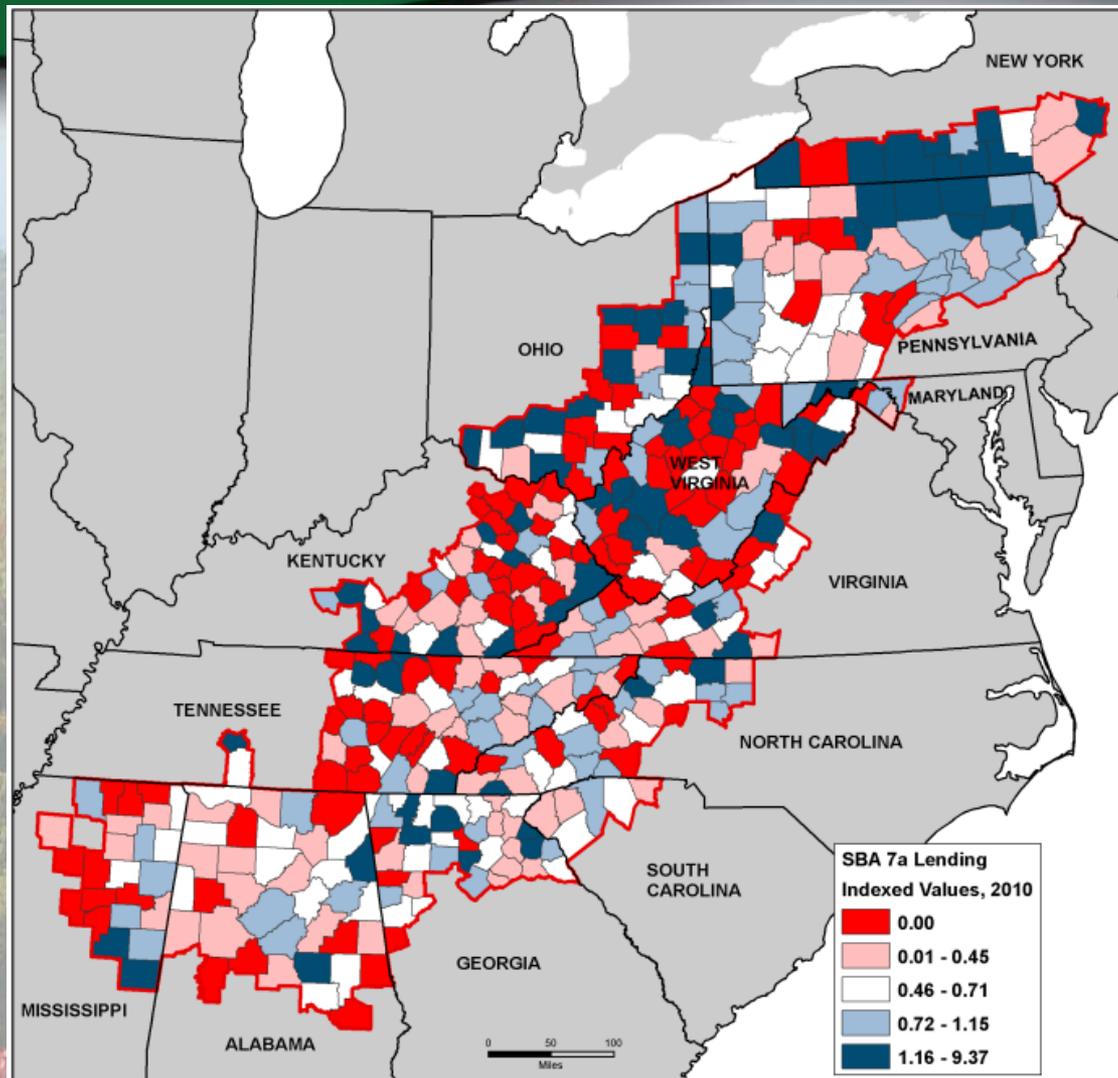
# Change in Bank Branches Headquartered in Appalachia 2007 to 2010

Type of Branches				Total
Not Headquartered				19.45%
Headquartered				-7.19%
Total				1.13%

# Community Development Investment by Large Banks Headquartered in Appalachia from 2007–2011



# SBA 7a Lending Index, 2010

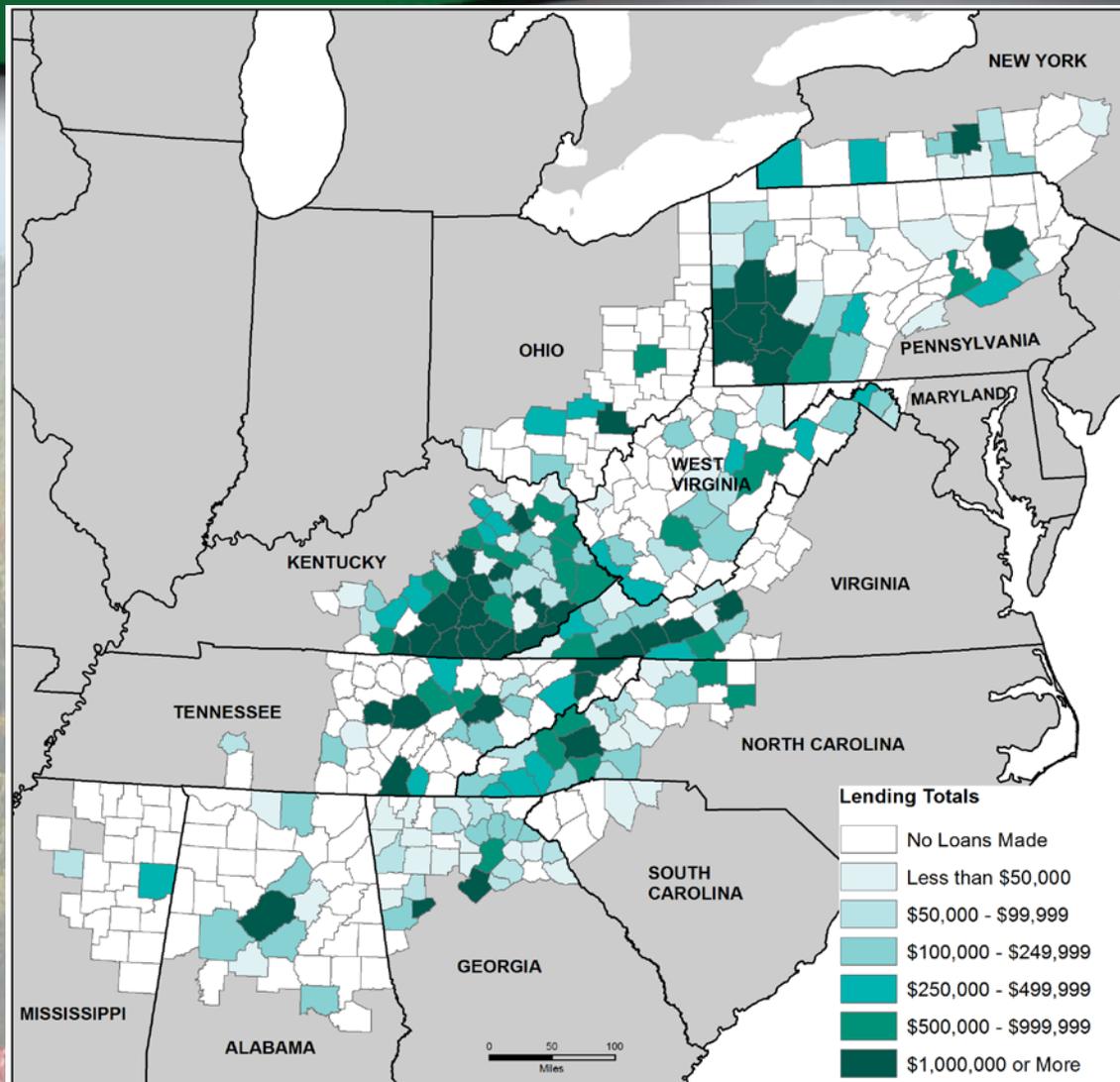


Map Title: SBA 7a Lending Index, 2010

Source: ARC and National Community Reinvestment Coalition, "Access to Capital and Credit in Appalachia" 2012

Data Source: SBA lending programs, CRA small business loan data and Dun and Bradstreet (D&B), 2010

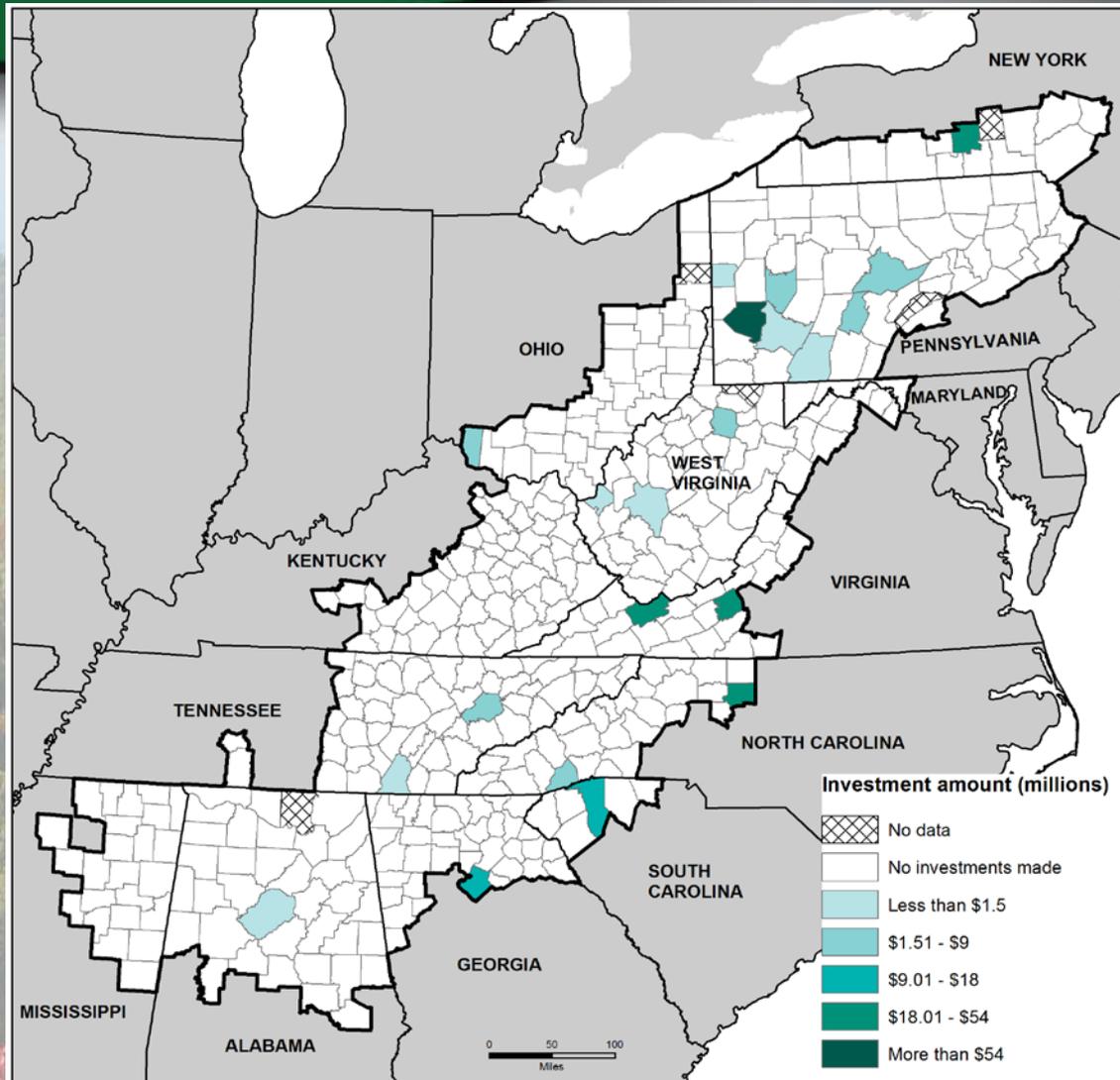
# CDFI Loans to Businesses, 2010



Map Title: CDFI Lending to Businesses in Appalachian Counties, 2010

Data Source: Program Community Investment Impact System Transaction Level Reports for 2010

# Venture Fund Investment, 2010



Map Title: Investments Made by Venture Capitalists in 2010  
Data Source: Price Water House Coopers 2010

# Access to Capital and Credit in Appalachia

[www.arc.gov/research](http://www.arc.gov/research)

Josh Silver and Archana Pradhan  
National Community Reinvestment Coalition

