Investing with Impact

Conservation as a community economic development strategy
About Us

- $30 million nonprofit, community loan fund
- Lend to small businesses, nonprofits and local governments
- Provide patient & flexible capital
- Provide technical assistance
- Triple bottom-line focus:
  1X Economic growth
  2X Job creation/retention
  3X Environmental stewardship
Our Model

- Flexible Financing
- Technical Assistance
- Collaboration
NCIF Financial Services

- Senior and subordinated debt
- Senior role in SBA loans
- Up to $1 million in house
- Up to $2.5MM with guaranteed loan
- Select microloans (under $50,000)
- Interim/bridge financing
- Market rate, based on risk
- Terms depend on use, up to 15 years for real estate
NCIF Technical Assistance

Business Advising
- Business planning/start up
- Financial projections
- Strategic planning
- Business & financial management
- Staff development
- Succession planning
- Select USDA grant writing
- Marketing

Special Initiatives
- Energy Efficient Enterprises
- Value Chain Cluster (VC2)
- Minority Farmers Support
- Sustainable Logging
NCIF Leverage

- CDFI & Bank Partnerships
- Incentives, like USDA Rural Energy for America Program (REAP) Energy Audit funding, Grants & Guaranteed Loans
- Credit Enhancements
- Philanthropic Support
NCIF Portfolio

- Geothermal
- Biofuels
- Landfill to Gas
- EE Rehab.
- Solar
- EE Equipment
Barriers/Opportunities

- Energy Prices
- Eroding Profits
- Policies/Politics
- (Un)Skilled Labor
- Loan Capital
- Technical Assistance
Get In Touch

Visit us on the web

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