

Investing with Impact

Conservation as a community economic
development strategy

Energy Efficiency



Logging



Adaptive reuse



Renewables



Agriculture



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



Barriers/Opportunities

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



Get In Touch

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