



Finance Fund Capital Corporation provides access to capital to promote development in low-income communities

■ WHO WE ARE

Finance Fund Capital Corporation (FCAP) is a certified nonprofit community development financial institution (CDFI) that forms public-private partnerships with financial institutions, investors, charitable foundations, community organizations and federal, state, and local governments to provide flexible financing that supports economic development and job creation in low- to moderate-income communities. FCAP's borrowers include community-based nonprofit organizations and for-profit businesses.

■ WHAT WE DO

FCAP made its first loan in 2006 and has **leveraged \$168.9 million** on an **investment of \$59.7 million** to 112 borrowers. FCAP has financed 408 housing units, created **1,387,711 sq. ft. of commercial space** and served **453,718 people**. In addition, partnerships have helped create and/or retain **4,816 direct jobs**.

Our funding programs include flexible loans that support a wide range of projects, including but not limited to affordable housing, community facilities with non-profit ownership, and healthy food retail.

■ WHO WE SERVE

Finance Fund Capital Corporation provides loans and investments to community based nonprofit organizations and for-profit businesses in distressed urban and rural communities throughout the state of Ohio.

■ HOW WE DO IT

FCAP offers affordable and flexible financing for a wide range of businesses from sole proprietorships to partnerships to corporations that operate in multiple locations and employ hundreds of people. Project eligibility is not limited by the size of the borrower's balance sheet or the amount of collateral involved.

Please take a look at some of our small business success stories at www.financefund.org/our-work/success-stories.

This institution is an equal opportunity provider.



COMMUNITY FACILITIES LENDING

Finance Fund Capital Corporation provides affordable and flexible financing for nonprofit organizations serving low- and moderate-income populations in underserved areas in Ohio.

ELIGIBLE BORROWERS

Developers creating and renovating affordable housing units are eligible to apply for funding. Non-profits serving or expanding services to low- and moderate-income people and neighborhoods are eligible.

ELIGIBLE USES

- Building acquisitions
- Renovation
- Leasehold improvements
- Furniture or equipment
- Working capital
- Refinancing of debt may also be possible.

LOAN LIMITS

\$200,000 – \$2,000,000

RATE & TERMS

Fixed rate, with loan terms of 5 - 10 years. Longer amortization, up to 20 years, is possible for real estate and other long-term fixed asset purchases.

COLLATERAL

Generally, a first lien on assets funded with loan proceeds. FCAP will consider a shared lien or subordinate position for qualified projects.

PREFERRED EQUITY

At least 10% of total project costs. Loan to value of 90% or less is strongly preferred, but exceptions are possible on a case-by-case basis.

FOR MORE INFORMATION ABOUT COMMUNITY FACILITIES LENDING

Contact us at grow@financefund.org or (614) 221-1114