



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 such as:

- Small Businesses
- Healthy Food Retail
- Community Facilities with non-profit ownership
- Affordable Housing

■ WHO WE SERVE

Finance Fund Capital Corporation provides loans and investments to for-profit businesses and community based nonprofit organizations 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 and nonprofits 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.

This institution is an equal opportunity provider.



SMALL BUSINESS LENDING

Finance Fund Capital Corporation makes small loans to help small businesses grow and ultimately thrive. We focus on offering loans to support small business growth and job creation in Ohio's underserved communities.

ELIGIBLE BORROWERS

For-profit businesses may be sole proprietorship, partnership or corporation providing vital services and operating in underserved markets. Applicants must offer viable business ideas.

ELIGIBLE USES

- Working capital
- Equipment purchases
- Real estate acquisition and construction
- Leasehold improvements
- Other uses may apply

LOAN LIMITS

\$100,000 – \$350,000

RATE

Fixed rate based upon borrower's credit standing and project risk.

TERM & AMORTIZATION

Generally 5 years, with longer amortization options available for commercial 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 for qualified projects. Collateral of owners of owners may be required.

EQUITY

At least 10% of the total project costs.

SBA LOANS

When possible, FCAP utilizes the Community Advantage Program through the U.S. Small Business Administration, which was designed to meet the needs of small businesses in underserved markets.

FOR MORE INFORMATION ABOUT THE SMALL BUSINESS LOAN FUND

Contact **Makeba Wilson**, at mwilson@financefund.org
or **(614) 568-5067**