



## 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) lender that promotes economic revitalization and community development. FCAP provides access to capital and enables investment and financing opportunities throughout Ohio.

### ■ WHAT WE DO

FCAP made its first loan in 2006 and has **leveraged \$138.4 million** on an **investment of \$47.5 million** to 88 borrowers. FCAP has financed 314 housing units, created **993,128 sq. ft. of commercial space** and served **388,278 people**. In addition, partnerships have helped create and/or retain **4,125 direct jobs**.

Our funding programs include flexible loans that support a wide range of projects such as:

- Small Business
- Healthy Food Retail
- Community Facilities with non-profit ownership
- Manufacturing
- 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 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](http://www.financefund.org/our-work/success-stories).

This institution is an equal opportunity provider.



# SMALL BUSINESS LOAN FUND

Finance Fund Capital Corporation established the Small Business Loan Fund (SBLF) to provide affordable and flexible financing for small businesses to grow and sustain operations. The SBLF focuses 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. Viable business idea.

## ELIGIBLE USES

- Working capital
- Equipment purchases
- Real estate acquisition and construction
- Leasehold improvements
- Other uses are possible; please call to discuss.

## LOAN LIMITS

\$100,000 – \$1,000,000

## RATE

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

## TERM & AMORTIZATION

5 – 7 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 or subordinate position for qualified projects. Personal assets 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.

## THE SMALL BUSINESS LOAN FUND IS MADE POSSIBLE BY:



DEPARTMENT OF  
DEVELOPMENT



## FOR MORE INFORMATION ABOUT THE SMALL BUSINESS LOAN FUND

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