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## NATURAL CAPITAL INVESTMENT FUND

### Financial and Social Impact

- Loans made: 139
- Total financed: \$13.8 million in loans that have leveraged \$57 million in additional financing.
- Clients served: More than 400
- Business started or expanded: 123
- Jobs created or retained: 1,100
- Loan loss rate: 7.67%

### Contact

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Natural Capital Investment Fund is a business loan fund that provides flexible financing and business advisory services to entrepreneurs in economically distressed communities in central Appalachia and the Southeast. NCIF focuses on triple bottom line enterprises, or those that generate environmental and social benefits as well as economic returns. Focus sectors for NCIF capital include sustainable and value-added agriculture; renewable energy and energy efficiency; sustainable forestry and forest products; heritage and recreation-based tourism; water conservation; natural medicines; and recycling.

In addition to lending, advisory services plays an integral part in NCIF's approach to helping entrepreneurs succeed. NCIF has provided more than 9,500 hours of assistance to more than 400 companies in expertise ranging from accounting to certification to marketing.

Founded in 2001, NCIF is the business lending arm of The Conservation Fund.

### Success Story: Bluestone Lake Marina, Nimitz, WV

Entrepreneur Charles Brown of Bluestone Lake Marina needed \$350,000 in long-term financing for the company's three energy efficient rental cabins. The cabins are located on a 100-acre property adjacent to Bluestone State Park, and bring much needed tourism infrastructure, outside revenue, and investment to Summers County. Together with the New River Gorge Regional Development Authority, NCIF provided the funding needed to help Mr. Brown continue to bring nature enthusiast to experience the outdoors.

