Natural Capital Investment Fund is a business loan fund that provides flexible financing and business advisory services to entrepreneurs in economically distressed and underserved 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; recycling; and essential community services.

In addition to lending, advisory services plays an integral part in NCIF’s approach to helping entrepreneurs succeed. NCIF has provided more than 17,000 hours of assistance to more than 900 companies in expertise ranging from accounting to certification to marketing.

Founded in 2001, NCIF is a subsidiary of The Conservation Fund.

Success Story: Main Street Fairmont, Inc., Fairmont, WV

Kate Greene, Executive Director of Main Street Fairmont needed $235,000 in long-term financing to complete the mixed-use redevelopment project. The renovated property will have commercial space on the ground floor and two moderate income level residential housing units on the second floor. Together with First Exchange Bank and the WV Affordable Housing Trust, NCIF provided the funding needed to help Ms. Greene to accelerate the revitalization of historic downtown Fairmont by providing much needed first class commercial space.