MOUNTAIN ASSOCIATION

The Mountain Association invests in people and places in Eastern Kentucky to advance a just transition to a new economy. Our lending team offers loans to existing and startup businesses and organizations. Because we are a CDFI, we can offer greater flexibility and lend to folks who may not otherwise qualify. Unlike most traditional lenders, we offer flexibility and a variety of services. Our Business Support program connects business owners and nonprofit leaders to consultants who can help them succeed—from website development to professional photography, and more. Our energy experts help businesses, nonprofits, and public agencies find much-needed energy savings. We do this through utility bill analysis, on-site efficiency and solar assessments, financing, and grant application support. We also engage in research, communications, and advocacy for policy and narrative change, and work with partners on community projects to demonstrate what’s possible in Eastern Kentucky. Formerly known as MACED.

CDFI Story – Hemphill Community Center, Letcher County, KY

Hemphill Community Center, located in a former coal camp, has provided a gathering place by hosting music, dancing, and arts workshops for the Letcher County, Kentucky, area since 1968. Recently, it became home to Black Sheep Bakery & Catering, which employs those in addiction recovery to make wood-fired pizzas and fresh baked goodies. When the center found themselves at risk of shutting because of rising energy costs, they called on the Mountain Association for support. With an affordable loan and our energy expertise, they made key efficiency upgrades and added solar—and now save more than $6,700 per year.

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