

# Natural Capital Investment Fund

## Risk Capital for Environmental & Natural Resource Based Businesses

The Natural Capital Investment Fund (NCIF) makes subordinated debt and equity investments in environmental and natural resource-based small businesses. Founded in 2001, NCIF is certified as a Community Development Financial Institution (CDFI) by the US Department of Treasury. CDFIs provide a wide range of flexible financial services to businesses located in economically distressed urban and rural communities. NCIF has operated in West Virginia since 2001, expanding to North Carolina, Virginia, and northeast Tennessee in 2007. NCIF is affiliated with The Conservation Fund ([www.conservationfund.org](http://www.conservationfund.org)) a national nonprofit organization with a unique dual mission of land & water conservation and economic development.

### WHAT DOES NCIF OFFER?

**Capital:** \$35,000 - \$250,000 at interest rates reflecting subordinated debt or equity risk in financings up to \$2 MM.  
Target: Start-up to expansion-stage companies with market traction and growth opportunities.

**Reduced Risk:** NCIF's capital enables traditional lenders, community development funds, and government credit-enhancement programs to participate in financings.

**Sector expertise:** Unique focus on products/services/technologies in:













- Value-added & sustainable agriculture
- Sustainable forestry & forest products
- Recycling & water conservation
- Renewable energy & energy efficiency
- Eco- and heritage tourism
- Natural medicines

**Targeted technical Assistance:** NCIF brokers or provides sector & business specific assistance to make businesses 'deal ready'

### HOW CAN NCIF BENEFIT YOU AS A LENDER?

- ❖ Improved risk position through shared liens and subordinations
- ❖ Access to deals in growing industries
- ❖ Opportunities to deepen relationships with customers and prospects (deposits & other fee-related services)
- ❖ CRA (Community Reinvestment Act) credit by partnering with a mission-driven CDFI

### REPRESENTATIVE PORTFOLIO COMPANIES

Value-added & sustainable agriculture Natural medicines	Sustainable forestry & forest products	Eco- and heritage tourism
 <b>Blue Smoke Salsa</b> Salsa, sauces & jellies Ansted, WV	 <b>Image Tree</b> Forest imaging technology Morgantown, WV	 <b>Songer Whitewater</b> River-rafting adventures Fayetteville, WV
 <b>West Virginia Aqua</b> Isis Arctic Char producer Man, WV	 <b>Gauley Mountain Moulding</b> Custom moulding, doors Craigs ville, WV	 <b>West Virginia Adventures</b> Whitewater rafting Glen Jean, WV
 <b>The Crazy Baker</b> Premium baked goods Renick, WV	 <b>Renick Millworks</b> Antique flooring, beams, millwork Renick, WV	 <b>Cabins on Miller Ridge</b> Cabin rentals Fayetteville, WV
 <b>Washington Homeopathics</b> Manufacturer of homeopathic products Berkeley Springs, WV	 <b>Laurel Creek Hardwood</b> Green hardwood sawmill Richwood, WV (exited 2006)	 <b>Rivermen Whitewater</b> Whitewater rafting Fayetteville, WV

### CONTACT INFORMATION

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