



EDA-Supported RLF Community of Practice

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National Development Council (NDC)

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NDC's experience

- Overview of NDC, CILF, COVID emergency loans, and Flex Fund
- CILF's Borrower Profile for Flex
- CILF's Streamlined Process for Flex
- Leveraging Technology for Flex
- Flex Marketing Strategies

RLF Community of Practice

- Partners involved in the CoP
- Objective and Target Audience
- Primary Activities
- Upcoming Events
- Possible Curriculum Topics

Capacity

Technical Assistance



Technical Assistance- NDC field directors help define, design and execute development and business finance initiatives.

Training- NDC instructors teach skills and knowledge needed to successfully facilitate housing and economic development projects.

Training & Certification



Financing & Development

Affordable Housing



Affordable Housing- NDC serves as a development partner as well as providing syndicated investments in low income and historic tax credits

Small Business Lending



Small Business Lending- NDC creates jobs through lending that focuses on LMI as well as W/MBE businesses

Housing & Economic Development- NDC finances and builds community and public facilities on behalf of our client communities through public-private partnerships and new markets tax credits

Housing & Economic Development





Community Impact Loan Fund

- The Community Impact Loan Fund (CILF) was designed to meet the needs of women and minority-owned small businesses.
- CILF's flexibility provides neighborhood businesses with the capital they need to grow.
- Qualified business owners eligible for character loans receive personalized pre- and post-loan guidance.



COVID Emergency Loans

We adapted our RLF to do COVID emergency loans.

- Reduced the interest rate
- Providing a year of full payment deferral
- The max loan amount was \$50k
- Loan use was for working capital
- Simplified approval
 - 4-person internal committee approving via email
- Primarily based approval by looking at 2019 cash flow





Discussion

- How many of you took advantage of the flexibility from the CARES act funding?
 - Are you prepared to return to the previous regulatory structure?
- How many changed their admin plans or adapted their product?
 - What was your experience?
 - Does anyone have an example of an innovative partnership that was established, or a process that they creatively streamlined?



Washington State Small Business Flex Fund

- The Flex Fund was a public- private partnership aimed at helping small businesses and nonprofits recover from the pandemic.
- Fund connected local community lenders with a network of business advisory services
- Loans were originated by 8 CDFIs.
- NDC was the fund manager and CLIF originated our loans.

Flex Fund Results

\$85,197,950
Funded

\$703,820,763
Matched
Request
Amount

62.44%
Requested
Amount
Matched

985 Funded
Requests

7,298
Matched
Requests

60.32%
Requests
Matched



CILF's Flex Fund Borrower Profile

- **NDC leveraged \$4.6M in EDA funding and made over \$18M loans.**
- Average loan \$75,000
- 90% of Borrowers have STATED credit above 660
- 70% of Borrowers have stated revenue of \$500,000 or less
- 84% of Borrowers have 10 employees or less
- **84% of Borrowers ownership identify as diverse**
 - 42% identify as a racial minority
 - 51% identify as women with or without a racial minority provided

Leveraging Technology



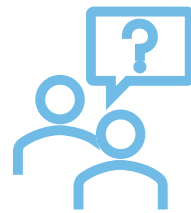


Streamlined Process

It is possible to make process adjustments that can increase volume without sacrificing quality.

Underwriting

- Focus on 2019 cash flow
- Standardized outreach using contractors



Closing

- Standardized documents
- Combined documents





Marketing Strategy Overview

Owned Media

- Website & partner toolkit in 8+ languages

Earned Media

- Press releases & media pitching
- Contributed articles



Paid Media

- Digital targeting (static & video ads)
- Direct mailers
- Community publication print ads

Community-Based Organization Strategy

- Working with trusted message carriers in specific communities



Marketing Cost Breakdown

Paid Media Tactics (over two years)

- Digital Display Ads: \$38,700
- Google Search ads: \$11,000
- Print Ads: \$43,000
- Video ads: \$180,000
 - \$15,000 to \$20,000 per video
- Mailers: \$9,000 per mailer
 - This varies greatly depending on the number of zip codes

Community-Based Organizations and Partnerships

- 12 organizations across 2 years: \$160,000
 - \$5,000 to \$20,000 per organization





Community-Based Organizations and Partnerships

- Trusted message carriers know the best ways to reach and communicate with their communities.
- Helps us reach target audiences, ensures messaging resonates with specific audiences, and allows opportunities to co-create specific messages and materials together.
- Partnered with 12 organizations across 2 years.
- Equipped with our partner toolkit in 8+ languages.

Partner Toolkits

FAQS

질문이 있으신가요?
저희가 도와드리겠습니다.

SMALL BUSINESS FLEX FUND는 누구를 위한 기금인가요?
COVID-19에 대응하여 개발된 Small Business Flex Fund는 워싱턴 주의 소기업 및 비영리 단체에 재정 지원을 제공하기 위해 설계되었습니다. 신청 자격을 획득하려면 소기업 및 비영리 단체는 50명 이하의 정규직 직원을 고용하고, 연간 매출이 300만 달러 미만이어야 하며, COVID-19로 인해 직접적인 경제적 어려움을 겪어야 합니다.

이것과 PPP 및 기타 COVID-19 복구 프로그램의 차이점은 무엇인가요?
Small Business Flex Fund는 탭감이 가능한 대출이 아닙니다. 이 프로그램은 연방 급여 보호 프로그램(Paycheck Protection Program: PPP) 또는 다른 SBA 프로그램과 관련이 없습니다. 대출자는 대여금 전액을 5년 또는 6년 기한에 걸쳐 이자와 함께 상환해야 합니다.

소기업을 운영하고 있고 COVID-19 구제 기금을 받은 경우에도 신청할 수 있나요?
예. 해당 기금은 COVID-19로 인해 전례 없이 발생한 공중 보건 및 경제 위기 이후 워싱턴 주의 소기업 및 비영리 단체들이 재건할 수 있도록 설계되었지만, 소기업을 대상으로 받은 모든 COVID-19 구제 기금은 별개이므로 Small Business Flex Fund를 통한 대출 자격에는 영향을 미치지 않습니다.

대출금은 어디에 사용할 수 있나요?
Small Business Flex Fund 대출은 급여, 임대료 및 공공요금, 건물 개선, 마케팅, 소비재 그리고 기타 사업비 등 모든 범위의 사업적인 필요 분야에 사용할 수 있습니다. 지역사회 대출 기관에게 신청 시 제안된 대출 사용처에 관해 상세히 설명해야 합니다.

Menos de 50 empleados

Ingresos anuales por menos de \$3 millones



SMALLBUSINESSFLEXFUND.ORG

простые универсальные займы с низкой процентной ставкой


4%

малый бизнес

3%

некоммерческие предприятия

flexFUND SMALL BUSINESS



ትናንሽ ንግዶች ሲበለፀጉ ማህበረሰቦቻችን ይጠነክራሉ።

ትናንሽ ንግዶች እና ለትርፍ ያልተቋቋሙ የ Washington ማህበረሰቦች የልብ ምት ናቸው

የአዎንታዊ ለውጥ ማዕከላት፣ የጤና እና የሥራ አገልግሎት ሰጪዎች፣ ምግብ ቤቶች፣ የአካባቢ እርካታዎች፣ ወይም ማህበረሰብ መሠረት ያደረጉ ለትርፍ ያልተቋቋሙ ድርጅቶች እስከተኛና አካባቢያዊ ድርጅቶች ለክልል እስከፍጥረት ጤና አስተዋፅዖ የሚያደርጉ ሥራዎች ሲፈጠሩ አስፈላጊ ሽቀጦችንና አገልግሎቶችን ይሰጣሉ።

የ Washington ቀላል፣ ዝቅተኛ ወለድ እና ተለዋዋጭ ብድር እስከተኛ ንግዶች እና ለትርፍ ያልተቋቋሙ ድርጅቶች

በ Washington ገዛት ውስጥ ብዙ እስከተኛ ንግዶች እና ለትርፍ ያልተቋቋሙ ድርጅቶች ለመልማት እና ለማረጋገጥ የሚያስፈልጋቸው የገንዘብ ግብአቶችን ለማግኘት ከፍተኛ እንደሚችሉ ይገባል። እናም የ COVID-19 ወርሮችን ገቢዎችን የሰጠ አስቸጋሪ ብቻ አይደለም። ይህ በተለይ ዝቅተኛ ገቢ ሳላቸው አካባቢዎች ለሚገኙ ድርጅቶች እና በሴቶች እና ነጭ ባለሀያ ሰዎች ለሚወጡ አወጣጥ ነው።

እስከተኛ ንግድ ተለዋዋጭ የገንዘብ ድጋፍ ለ Washington በውሳኔ የሌላ የኢኮኖሚ ማገም የሚያረጋግጡ እስከተኛ፣ አካባቢያዊ ንግድ እና ለትርፍ ያልተቋቋሙ ድርጅቶች የኢኮኖሚ የገንዘብ ተደራሽነትን ለመስጠት ነው።

በእውነት እስከተኛ ንግድ ሥራ ተስማሚ ብድር

ትንሽ ቢዝነስ ተጣጣሪ ፈንድ የ Washington እስከተኛ ንግድ እና ለትርፍ ያልተቋቋሙ ልዩ ዕድሎችን ለመቋቋም ወይም ለማረጋገጥ የሚፈልጉን ገንዘብ ለማግኘት ለሚከር የተፈጠረ ነው። ቀላል የገብር ሂሳብ፣ ዝቅተኛ የወለድ መጠኖች፣ ረዘም ያለ የመመለስ የጊዜ ገደቦች፣ አጠቃላይ ለማፀድ ይቻላል። እናም በማህበረሰብ ውስጥ ካሉ የንግድ ድጋፍ አገልግሎቶች ጋር ግንኙነት ማድረግ ይችላሉ።

ይህ ፕሮግራም ከ PPP እና ከሌሎች የ COVID-19 መልሶ ማገማገሚያ ፕሮግራሞች በምን ይለያያል?

የ Washington እስከተኛ ንግድ እና ለትርፍ ያልተቋቋሙ ድርጅቶች እንዲያደርጉ በወርሳት ለአስርት ዓመታት ልምድ ያነበቡ ለትርፍ ያልተቋቋሙ፣ ማህበረሰብ መሠረት ያደረጉ አጠቃላይ በመሆናቸው እስከተኛ ንግድ ተለዋዋጭ የገንዘብ ድጋፍ ስሌቶች የ COVID-19 መልሶ ማገማገሚያ ፕሮግራሞች የተለየ ነው። በአንዳዲ የብድር ሂሳብ፣ ዝቅተኛ የወለድ መጠኖች፣ ረዘም ያለ የመመለስ አጠቃላይ ማመልከቻው ለማገዝ አዛው ይገኛሉ እናም በማህበረሰብ ውስጥ ካሉ የንግድ ድጋፍ አገልግሎቶች ጋር ግንኙነት ማድረግ ይችላሉ።

የእስከተኛ ንግድ ተለዋዋጭ የገንዘብ ድጋፍ ይቅር የማይባል ብድር አይደለም። ይህ ፕሮግራም ከፈጠራ ከፍተኛ ፕሮግራም (Paycheck Protection Program- PPP) ወይም ከሌላ የማንኛውም የ SBA ፕሮግራም ጋር አልተገናኝም። ተጠቃሪው ከ 5 እስከ 6 ዓመት ሳላው ጊዜ ውስጥ የብድር ወላ ለውጥ ከወለድ ጋር መወለድ ይኖርበታል።

እስከተኛ ንግድ ተጣጣሪ ገንዘብ ለምን ነው?

ለ COVID-19 ምላሽ የተሰጠው የእስከተኛ ንግድ ተጣጣሪ ፈንድ በ Washington ክልሎች እስከተኛ ንግዶች እና ለትርፍ ያልተቋቋሙ ድርጅቶች የገንዘብ ድጋፍ እንዲያደርጉ ይፈቀዳል። ለምልክት ብዙ ለመሆን እስከተኛ ንግድ እና ለትርፍ ያልተቋቋሙ ድርጅቶች 50 ወይም ያነሱ የውሳኔ ተመጣጣኝ (FTE) ስራዎችን ወቅጠር አላቸው፣ በዓመት ከ 3 ሚሊዮን ዶላር በታች ዓመታዊ ገቢዎች እና በ COVID-19 ምክንያት ቀጥተኛ የኢኮኖሚ መቋረጥ አላቸው።

አካባቢያዊ፣ የማህበረሰብ አብዳሪዎች ለእርስዎ ስኬት ቆራጥ ናቸው

የእስከተኛ፣ የቢዝነስ ተጣጣሪ ፈንድ እውቀት መስጠት የአካባቢ፣ ማህበረሰብ ተኮር አጠቃላይ ትናንሽ ንግዶች እና ለትርፍ ያልተቋቋሙ እንዲበሉ ይፈቀዳል። በአንዳዲ የብድር ሂሳብ፣ ዝቅተኛ የወለድ መጠኖች፣ ረዘም ያለ የመመለስ አጠቃላይ ማመልከቻው ለማገዝ አዛው ይገኛሉ እናም በማህበረሰብ ውስጥ ካሉ የንግድ ድጋፍ አገልግሎቶች ጋር ግንኙነት ማድረግ ይችላሉ።

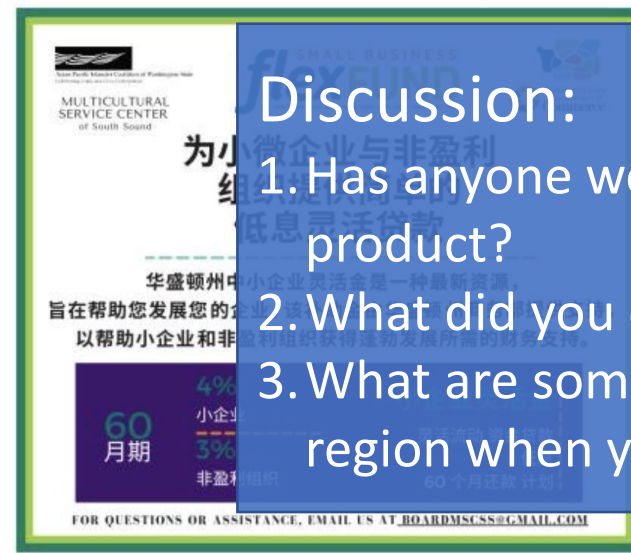
CBO Efforts



시애틀라디오한국 실시간 라디오사랑방 (유영숙 시애틀한인회장, 김사우어 워싱턴주정부 기업부 매니저, 2월 26일
89 views · Streamed live on Feb 24, 2022



El Fondo Flexible para Pequeñas Empresas
13 views · Feb 14, 2022



Discussion:

1. Has anyone worked with CBOs to market their RLF product?
2. What did you do? How was it received?
3. What are some tactics that you could use in your region when you partner with CBOs?





Testimonial Videos

- We learned in our insight interviews that businesses would be more likely to apply for the program if they heard about it from other business owners.
- 8 videos featuring diverse small business owners across the state, including 2 bilingual Spanish videos.
- Videos ran in a paid media effort across streaming platforms and online on an array of websites.

Videos



DAN LEE
Owner/Founder - Odin Brewing Company
Odin Brewery - Asian-owned - Tacoma



KATHY RICHARDSON
Owner/Founder - Rusty Bar Ranch
Rusty Bar Ranch - Veteran-owned, woman-owned - Roy



RUTH BROWN
Executive Director - Causey's Learning Center
Causey's Learning Center - Non-profit, Black-owned, woman-owned - Seattle



Bertha's Daycare (bilingual video) - Latinx-owned, woman-owned - Yakima



MARGIE BENSCHINGER
Owner/Founder - Golden Sherpa - Spokane, WA
Golden Sherpa - Latinx-owned - Spokane



ALISHA WEISS
Skyhawk Press - Woman-owned - Poulsbo



JUAN CARRILLO
Steer Inn - LatinX-owned - Spokane

Discussion:

1. How are you engaging with business owners to get the word out about your RLF?
2. How could you help ensure that business owners are seeing themselves reflected in your programs?

The Personal Touch - Black-owned, woman-owned - Port Orchard



Paid Media Tactics Over Two Years

- Clickable digital ads targeted non-white small business owners in Washington.
- Google Search ads.
- Video ads ran on streaming platforms and online.
- Facebook retargeting ads.
- Print ads placed in community-newspapers.
- Mailers were sent to rural and agricultural audiences.

Print Ads



A simple, low interest & flexible loan for 's smallest businesses & nonprofits

WASHINGTON'S SMALL BUSINESS FLEX FUND is a new resource to help you grow your business. Supported by the Washington State Department of Commerce, the Fund helps small businesses and nonprofits access the financial support they need to thrive.

APPLYING IS SIMPLE

- Fewer than 50 employees
- Annual revenues of less than \$3 million
- Experienced direct economic hardship due to COVID-19

LOW INTEREST RATES

- Borrow up to \$150,000
- 3% - 4.5% interest rates
- No fees & interest-only payments for the first year
- 60 & 72-month loan terms
- 72-month loan term only available until 12/31/23

LOAN USE IS FLEXIBLE

Payroll, utilities & rent, marketing & advertising, building improvements or repairs, and other business expenses

GETTING STARTED IS EASY
Visit SmallBusinessFlexFund.org




小微企业与非营利组织
专享贷款——简单快捷、
 利率低且自由度高

华盛顿小微企业弹性基金(Small Business Flex Fund)是帮助
您实现企业发展的一项新资源。该基金由华盛顿州商务部
(Washington State Department of Commerce)提供支持,旨在
帮助小微企业和非营利组织获得实现自身发展所需的财务
支持。

申请条件简单

- 员工人数不足50人
- 年营收低于300万
- 因COVID-19造成直接
经济损失

低利率

- 最高可借\$150,000
- 利率3%-4.5%
- 首年免息期(只还利息)
- 60个月贷款期限

贷款资金可供灵活使用

工资发放、公用事业费
和租金、营销广告费、
建筑改善或维修,以及
其他业务费用

轻松起步
请浏览 SmallBusinessFlexFund.org



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LOAN USE IS FLEXIBLE.

- Loans can be used to cover most business expenses

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Un préstamo sencillo, flexible y con intereses bajos para las empresas y organizaciones sin fines de lucro más pequeñas de 

EL FONDO FLEXIBLE PARA PEQUEÑAS EMPRESAS DE WASHINGTON es un nuevo recurso para ayudarle a hacer crecer su negocio. Con el apoyo del Departamento de Comercio del Estado de Washington, el Fondo ayuda a las pequeñas empresas y organizaciones sin fines de lucro a obtener acceso al apoyo financiero que necesitan para prosperar.

PRESENTAR SU SOLICITUD ES MUY SIMPLE

- Menos de 50 empleados
- Ingresos anuales por menos de \$3 millones
- Haber tenido problemas económicos causados directamente por el COVID-19

TASAS DE INTERÉS BAJAS

- Préstamos hasta por \$150,000
- Tasa de interés del 3% al 4.5%
- Sin comisiones, y paga solo intereses en el primer año.
- Préstamos a 60 y 72 meses
- Préstamos a 72 meses disponibles solo hasta el 31/09/23

EL PRÉSTAMO ES DE USO FLEXIBLE

Salarios, servicios básicos y alquiler, marketing y publicidad, mejoras o reparaciones a edificios y otros gastos empresariales

ES FÁCIL COMENZAR
Visite SmallBusinessFlexFund.org



Mailers

Mailers
22,457

Counties
22

Phase 1



A simple, low interest & flexible loan for 's smallest businesses & nonprofits

Plan for the future, re-establish your small business dream – or even dream a little bigger.



Phase 2



A simple, low interest & flexible loan for 's smallest businesses & nonprofits

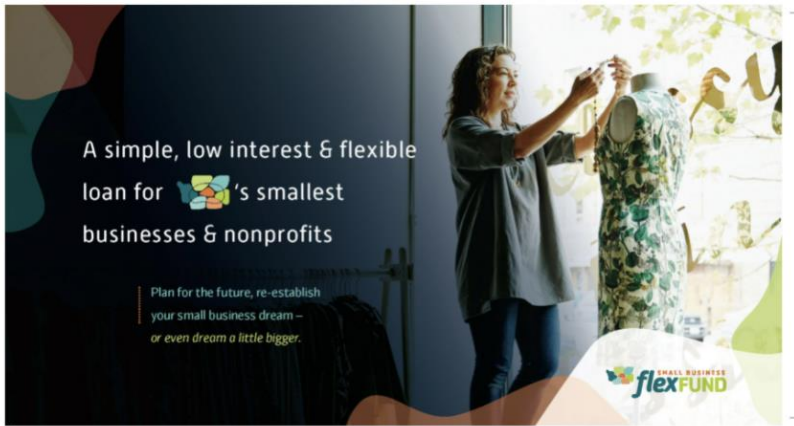
Un préstamo simple, bajo interés y flexible para  más pequeño empresas y sin fines de lucro


Plan for the future, re-establish your small business dream – or even dream a little bigger.

Planea para el futuro, restablecer su pequeña empresas sueños – o incluso sueña un poco más grande.




Phase 3



A simple, low interest & flexible loan for 's smallest businesses & nonprofits

Plan for the future, re-establish your small business dream – or even dream a little bigger.




A small business-friendly loan – so you can dream bigger.

COVID-19 has been especially hard on Washington's smallest businesses and nonprofits.

THE SMALL BUSINESS FLEX FUND is designed to help you access funds you need at a competitive interest rate to bounce back stronger than ever.

APPLYING IS SIMPLE.

- Fewer than 50 employees
- Annual revenues of less than \$3 million
- Experienced direct economic hardship due to COVID-19

LOW INTEREST RATES.

- Borrow up to \$150,000
- 3% - 4.5% Interest rates
- No fees & interest-only payments for the first year
- 60-month & 72-month loan terms
- 72-month loan term only available until 12/31/21

LOAN USE IS FLEXIBLE.

- Payroll
- Utilities & rent
- Marketing & advertising
- Building improvements or repairs
- Other business expenses

GETTING STARTED IS EASY
Visit SmallBusinessFlexFund.org



COVID-19 has been especially hard on Washington's smallest businesses and nonprofits.

El COVID-19 ha sido especialmente duro con las pequeñas empresas y sin fines de lucro de Washington.

APPLYING IS SIMPLE.

- Fewer than 50 employees
- Annual revenues of less than \$3 million

LOW INTEREST RATES.

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- 3% - 4.5% Interest rates
- No fees & interest-only payments for the first year

LOAN USE IS FLEXIBLE.

- Loans can be used to cover most business expenses

APLICAR ES SIMPLE.

- Menos de 50 empleados
- Ingresos anuales de menos de 3 millones de dólares

TASAS DE INTERES BAJAS.

- Préstamo hasta \$150,000
- 3% - 4.5% Tasa de interés
- Sin honorarios y solo intereses pagan por el primer año

USO DE PRÉSTAMOS ES FLEXIBLE.

- Los préstamos pueden cubrir la mayoría de los gastos de negocios

GETTING STARTED IS EASY
Visit SmallBusinessFlexFund.org

EMPEZAR ES FÁCIL
Visita smallbusinessflexfund.org/?lang=es



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LOW INTEREST RATES.

- Borrow up to \$150,000
- 3% - 4.5% Interest rates
- No fees & interest-only payments for the first year
- 60-month loan terms

LOAN USE IS FLEXIBLE.

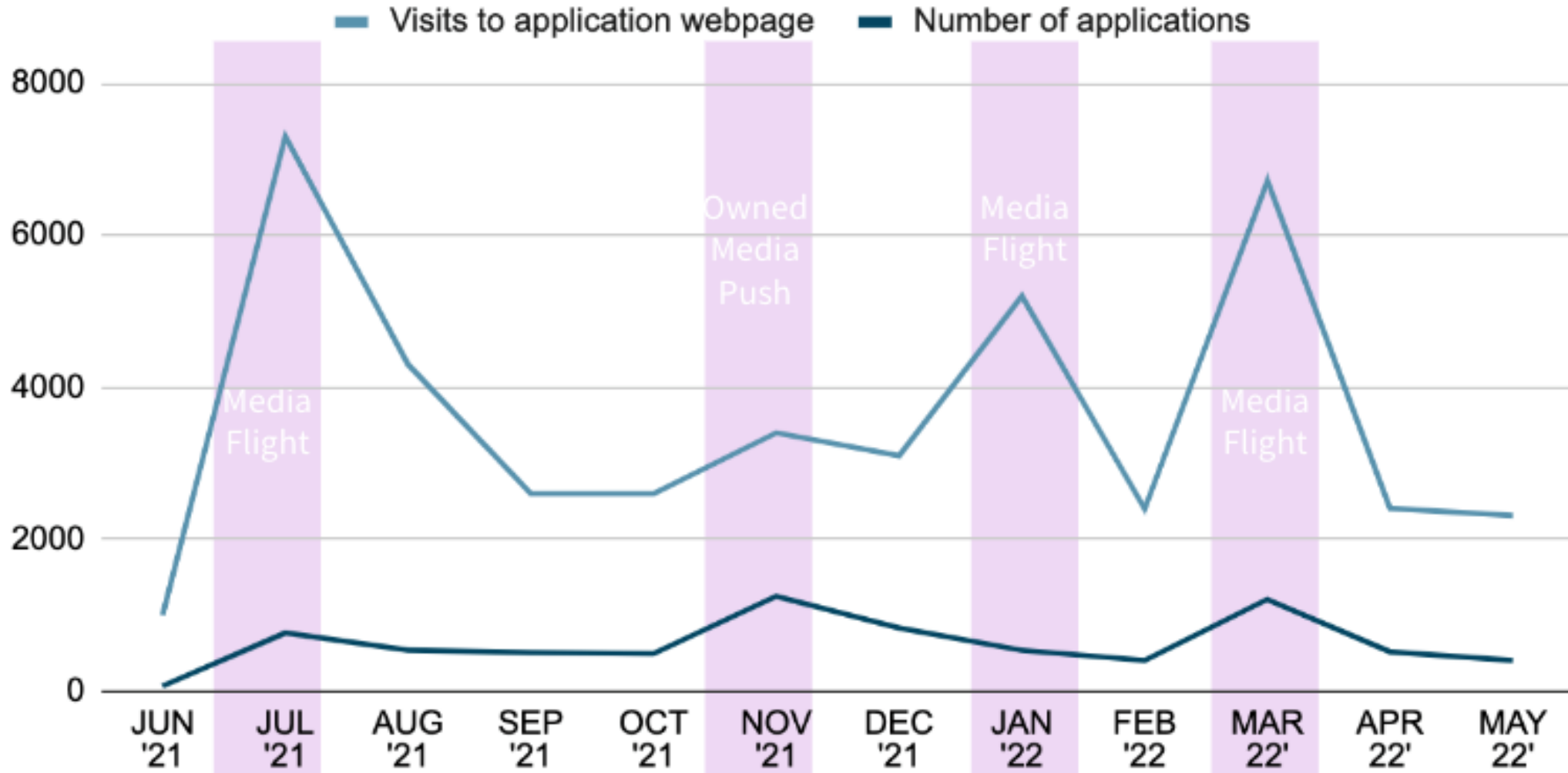
- Payroll
- Utilities & rent
- Marketing & advertising
- Building improvements or repairs
- Other business expenses

GETTING STARTED IS EASY
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PRIEST STD
U.S. POSTAGE
PAID
SPOKANE, WA
PERMIT # 18

Web Traffic to Applications



Our Team - NDC and our Partners



The National Development Council

NDC is an EDA RLF lender in Washington and California. We have a history of providing technical assistance to government agencies and other CDFIs and RLFs.



Community Reinvestment Fund, USA.

CRF is a national leader in providing online systems and support to community lenders. CRF has worked with hundreds of lending organizations to assess, improve, and optimize lending operations.



Drexel's Nowak Metro Finance Lab

Nowak is a national source of economic development program and finance "best practices" work around the United States.

Catalyze

Catalyze is a national firm providing consulting and advisory support on models and products for the innovative finance community. Catalyze led an EDA-supported effort exploring alternative capital sources.



DREXEL UNIVERSITY

Nowak Metro Finance Lab

Lindy Institute for Urban Innovation

CoP Objectives and Audience



CoP Objectives

Increase the capacity of RLFs to meet the needs of their local economic development strategies.

1. Increase organizational capacity.
2. Increase the volume of loans and loan capital.
3. Establish a peer-to-peer group of RLFs to collaborate on needs, strategies, capacities, and program impact.
4. Increase understanding of broader economic development strategies through training and curriculum.

Target Audience

500 +/- EDA RLFs operating currently

CoP Activities



RLF Peer-to-Peer Advisory Committee

The team will develop a group of Peer RLFs to work with their RLF colleagues.

Currently accepting nominations for the committee.

Organizational Self- Assessments

The team will create a self-assessment for organizations to identify curriculum per their needs.

Self-assessment will be public in April.

CoP Activities



National RLF Network Development

The team will establish a virtual community for RLFs to have inter-organization conversations, access to topics of interest, and expand their involvement with the broader CDFI industry.

Landing page will be public in April. Full site will be public in June.

Training and Resources

A curated training program will include topics that cross all organizations.

First cohort will meet in the summer.

Timeline for Upcoming Events

1st qtr 2023

Begin establishing RLF network organization structure.
Launch peer-to-peer nominations for our Advisory Committee.

2nd qtr 2023

Launch RLF organization self-assessments.
Create initial program workshops and curriculum.

**3rd qtr 2023
– end of CoP**

Launch first cohort training module and virtual RLF network.



Discussion of Curriculum

Ways to use
Defederalize
d Money

General RLF
Training

Innovative
ways to use
Technology

Effective
Marketing
Strategies

Prioritizing
DEI in
Lending

Underwritin
g and
Origination

What topics are we missing?





Thank you!
Questions?



For further questions and information, contact EDA_RLF_CoP@NDConline.org