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How Revolving Loan Funds Create Community Value

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Agenda

- **Part 1: How RLFs Create Community Value**
 - ✓ Filling Gaps Left by Traditional Capital
 - ✓ RLFs as Economic Development Infrastructure
 - ✓ Supporting Regional Priorities
 - ✓ Leveraging Other Investments
 - ✓ Partnerships that Increase Community Impact
- **Part 2: Case Studies from CADDA & Rural Nevada Development Corporation**
- **Part 3: Panel Discussion & Audience Questions**



Why this Conversation Matters

Most communities face the same challenges:

- ✓ Important projects need financing
- ✓ Entrepreneurs struggle to access capital
- ✓ Traditional lending doesn't fit every opportunity
- ✓ Regional priorities require flexible tools

RLFs can bridge the gap between community vision and implementation.

Filling Gaps Left by Traditional Capital

Where traditional lending falls short:

- Startups with limited operating history
- Small businesses with insufficient collateral
- Rural and underserved markets
- Small loan requests
- Emerging industries
- Businesses recovering from setbacks

This is an opportunity for RLFs!



Flexible capital can unlock projects that otherwise would not move forward.

What makes RLFs Different?

Traditional lenders focus on:

- ❑ Credit scores
- ❑ Collateral
- ❑ Historical performance

RLFs can also consider:

- ✓ Community impact
- ✓ Job creation potential
- ✓ Local economic priorities
- ✓ Character and management strength
- ✓ Future growth opportunity

**We aren't replacing banks.
We are filling financing gaps.**

RLFs as Economic Development Infrastructure

When people hear "infrastructure," they think:

- ☐ Roads
- ☐ Water systems
- ☐ Broadband
- ☐ Industrial parks

But capital infrastructure matters too.

RLFs provide:

- ✓ Permanent local financing capacity
- ✓ Long-term economic development support
- ✓ Flexible funding during market disruptions
- ✓ Ongoing business growth opportunities



Supporting Regional Priorities

We recognize that every region has unique priorities, but there are still many similarities.

Common Goals:

- Job creation and retention
- Rural development
- Downtown or Main Street revitalization
- Small business development
- Manufacturing growth
- Childcare expansion
- Housing or transportation-related economic development
- Business succession planning

RLFs can align capital deployment with strategic regional goals.

Supporting Regional Priorities

Connecting Capital to Community Outcomes

Regional Priority	Potential RLF Investment
Downtown or Main Street revitalization	Commercial property improvements
Manufacturing growth	Equipment financing
Small business development	Working capital
Business retention	Expansion loans
Childcare expansion	Facility improvements
Entrepreneurship	Startup financing



Strategic lending creates strategic outcomes.

Leveraging Other Investments

RLF Dollars often work best when paired with resources.

The goal is not to finance the entire project with one RLF.

The goal is to make the entire project possible.



Partnerships Increase Community Impact

The strongest RLFs are part of a larger ecosystem.

EDDS & RDOs

Banks & Credit
Unions

Chambers of
Commerce

SBDCs

Workforce
Boards

Universities

Foundations

Local
Governments

What is in your ecosystem?

RLFs as a Connector

Businesses rarely only need a loan.

They may also need:

- ☐ Technical assistance
- ☐ Financial coaching
- ☐ Procurement opportunities
- ☐ Workforce solutions
- ☐ Succession planning
- ☐ Access to additional capital



Relationships often create as much value as financing.

Key Takeaways

RLFs create value by:

- ✓ Filling financing gaps
- ✓ Providing economic development infrastructure
- ✓ Advancing regional priorities
- ✓ Leveraging additional investments
- ✓ Building powerful community partnerships



Our Panelists

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Thank you! Questions?

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