

# Access to Capital

The Cincinnati Development Fund Access to Capital program supports emerging developers and contractors without access to traditional sources of capital, including, but not exclusively, minority- and women-owned businesses and nonprofit organizations like community development corporations.

## Access to Capital (ATC) fills gaps frequently experienced by traditionally underserved developers and contractors.

- ATC provides *financial capital*: secured or unsecured, flexible, and competitively priced lines of credit not provided by traditional lenders.
- ATC provide *relational capital*: connecting developers and contractors to a valuable network within the development ecosystem.
- ATC provides *technical capital*: assistance and knowledge to help strengthen development plans and support small businesses.

## Facility Line of Credit Loan up to \$500,000

Capital projects, including:

- Acquisition (requires security)
- Renovation, rehabilitation, maintenance, and improvements
- Leasehold improvements
- Refinancing to expand programming

## Equipment and Vehicle Line of Credit Loan up to \$100,000

Capitalized equipment purchases such as:

- Computer hardware and software
- Furnishings
- Service-oriented vehicles