



West Virginia

Small Business Loans & Business Support Services

Since 2000, Partner Community Capital (PCAP) has been making the impossible possible for small businesses in Appalachia.

PCAP is an economic development loan fund for small businesses and nonprofits that can't obtain traditional financing. PCAP fuels sustainable economic development by investing in locally-owned businesses and organizations across West Virginia and other parts of Central Appalachia and the Southeast that create jobs, support communities, and use resources responsibly.

As a non-traditional lender, we can pair our flexible financing with strategic support services, so our borrowers are able to make the best use of our loan.

Target Sectors:

- Vital community and human services (childcare, healthcare, and education)
- Tourism and recreation
- Local food
- Consumer products and services
- Adaptive reuse of real estate
- Secondary forest products
- Cost-saving energy upgrades



partnercapital.org

For more information, visit partnercapital.org

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Small Business Services

Lending

Amount: \$5,000 up to \$2,000,000, as senior or subordinated debt. Need more? We may be able to help. Our loans can stand alone or be part of a larger funding package that includes traditional debt from banks and other lenders. Our loans can also serve as gap or interim financing.

Uses:

- Business acquisition
- Land and/or building purchase
- New building construction
- Building renovation/leasehold improvements
- Equipment (including vehicles)
- Refinance debt (in some cases)
- Working capital (including inventory)
- Cost-saving energy upgrades

Terms:

- Working capital: up to 5 years
- Equipment: up to 10 years
- Real estate: up to 20 years

Fees:

- Origination fee: 1%-2% of loan amount
- Fees for multiple disbursements
- Borrowers pay all loan closing costs, including filing fees and attorney's fees

Interest Rate:

Interest rates reflect risk; our rates are based on a variety of factors, including loan purpose, collateral, cash flow, and business profitability.

Business Support Services

PCAP provides one-on-one support and sector-specific expertise for entrepreneurs across multiple core areas. Our mission is to help entrepreneurs like you succeed, because when you thrive, your community does too. We offer general business advising, specialized consulting, and workshops and trainings.

Get help with business planning, marketing strategy, accounting systems, financial projections, certifications, and more, often funded directly by PCAP. We offer in-house consulting expertise and coordinate with external providers to help our clients with a wide range of needs, from setting up accounting systems and developing marketing strategies to site location and architectural analysis. We also offer workshops, training, personalized coaching, and hands-on technical support.

Contact Us:

Email us today:

inquiries@partnercapital.org

Find more information on our website at partnercapital.org. Read impact stories from our clients and learn more about the opportunities we offer!



"Partner Community Capital not only helped us secure the funding but stood beside us every step of the way."

-Samuel Williams, co-owner of South Branch Inn