

VIRGINIA COMMUNITY CAPITAL

VCC is a Community Development Financial Institution (CDFI)

- Certified by the US Treasury Department as a CDFI
- Primary mission of promoting community development
- Target market: low-moderate income people/communities in Virginia
- Provide financing and development services directly and through VCC Bank

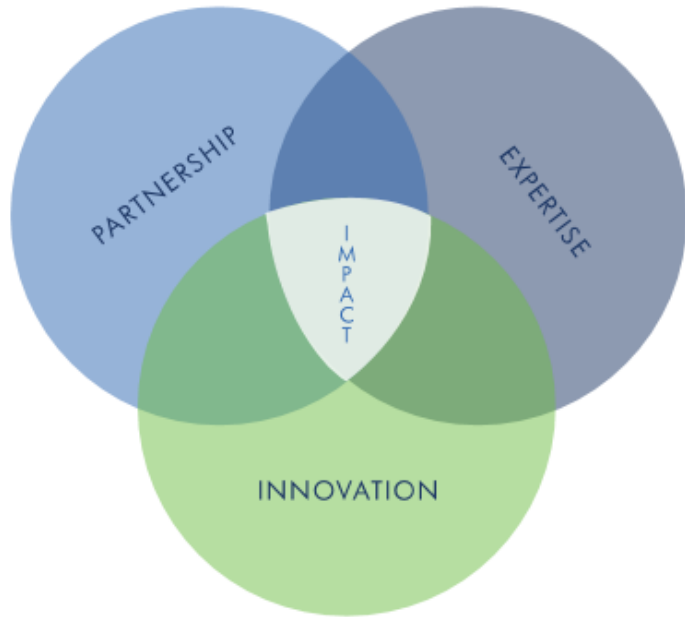
*VCC Bank is a subsidiary of Virginia Community Capital (also a CDFI)



Let's do more, together.



Mission, Vision, Values



MISSION:

To support housing and community development ventures, increase jobs, and build sustainable communities by offering flexible financial products and advisory services.

VISION:

To be the first choice for innovative capital and collaborative leadership promoting vibrant local communities and enhancing quality of life.

VALUES:

Partnership: First choice for collaborative leadership

Expertise: Go-to resource for the community

Innovation: First choice for innovative capital

Let's do more, together.

VCC'S History



2006

- VCC was founded
- Former Governor Mark Warner privatized \$15M state loan funds to seed VCC

2008

- VCC Bank opened as a state-chartered, Federal Reserve member-bank
- FDIC insured

2017

VCC acquired the Center for Rural Entrepreneurship and together created LOCUS Impact Investing



Let's do more, together.



Our Business: Corporate Structure



Virginia Community Capital
(VCC) Non-profit Financial Holding Company
CDFI Loan Fund

VCC OWNS & CONTROLS

VCC Bank
CDFI

- Loans & Deposit Services
- Common Stock Investment Opportunity

VIRGINIA FOCUS

LOCUS Capital

- Source, Structure, U/W, Service,
 - Monitor, Report for Direct Investments
- (Assets of Others)*

VCC CONTROLS

LOCUS Impact
Investing

- Consulting
- Community Economic Development
 - Community (ED) Philanthropy
 - Community Investing

LOCUS Foundation

- CD Grants, Source, Structure, U/W, Service, Monitor,
 - Report for Direct Investments
- (Charitable assets gifted to LOCUS Foundation)*

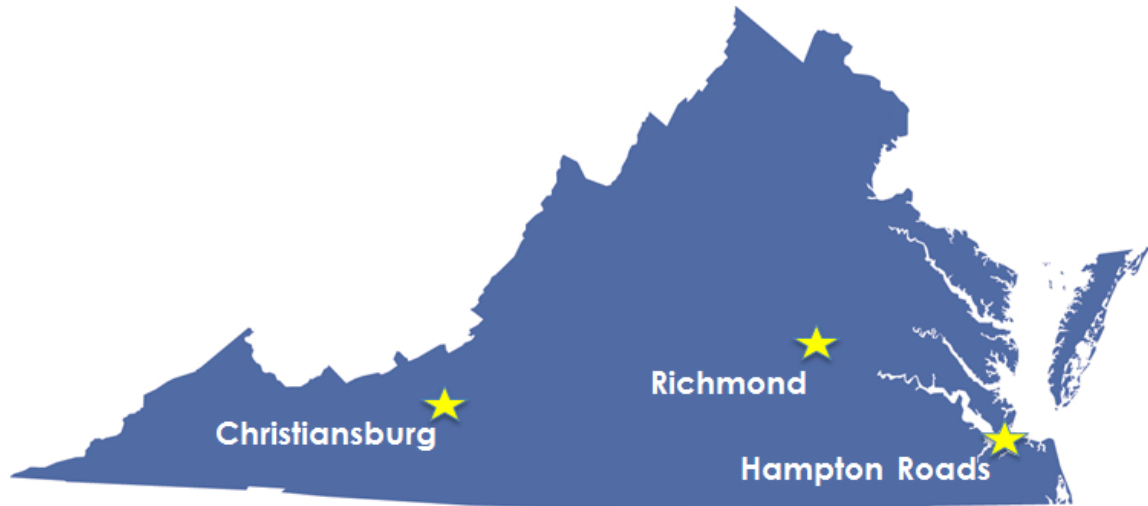
NATIONAL FOCUS

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Offices

VCC



Christiansburg

Richmond

Hampton Roads

CHRISTIANSBURG

540 260 3126

RICHMOND

804 344 5484

NORFOLK

757 962 1268

LOCUS



Lincoln, Nebraska
402.323.7336



Richmond, Virginia
804.793.0985



Washington, D.C.
202.381.6508

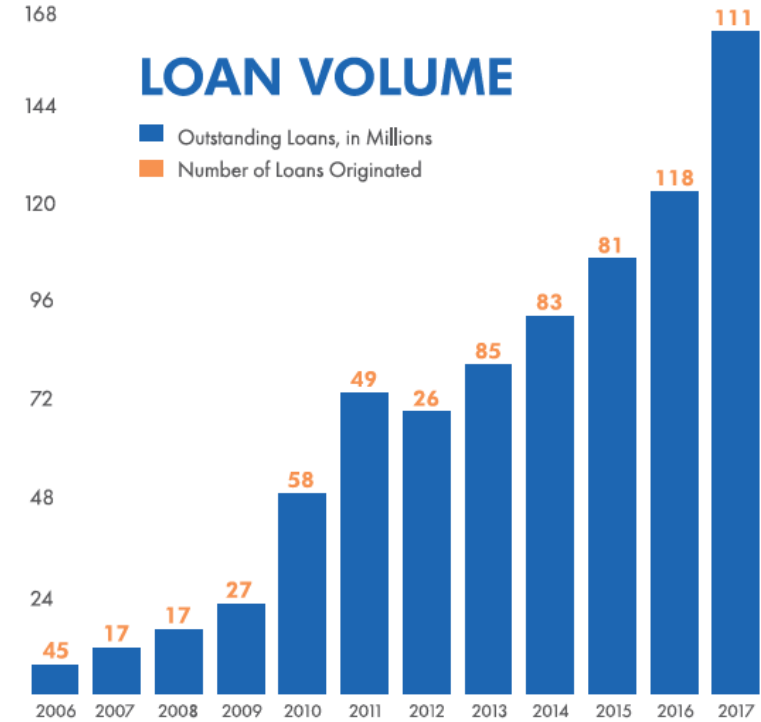
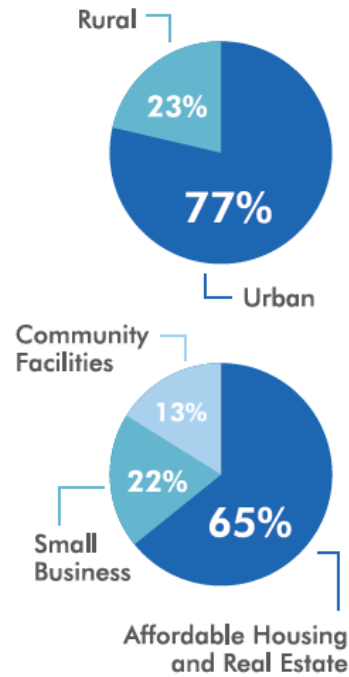
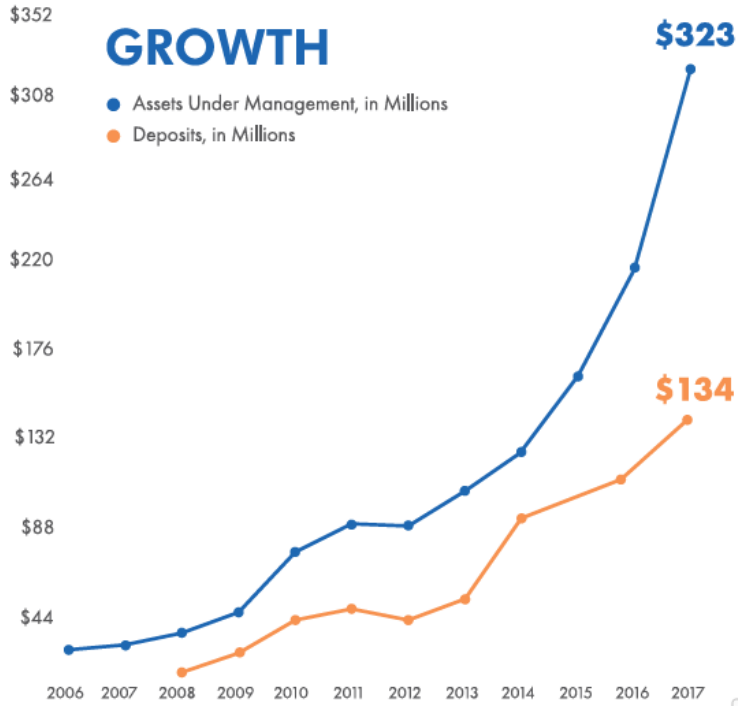


Chapel Hill, North Carolina
919.932.7762



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Consolidated Financial Overview



\$9.6
MILLION

Total net
income over
12 years

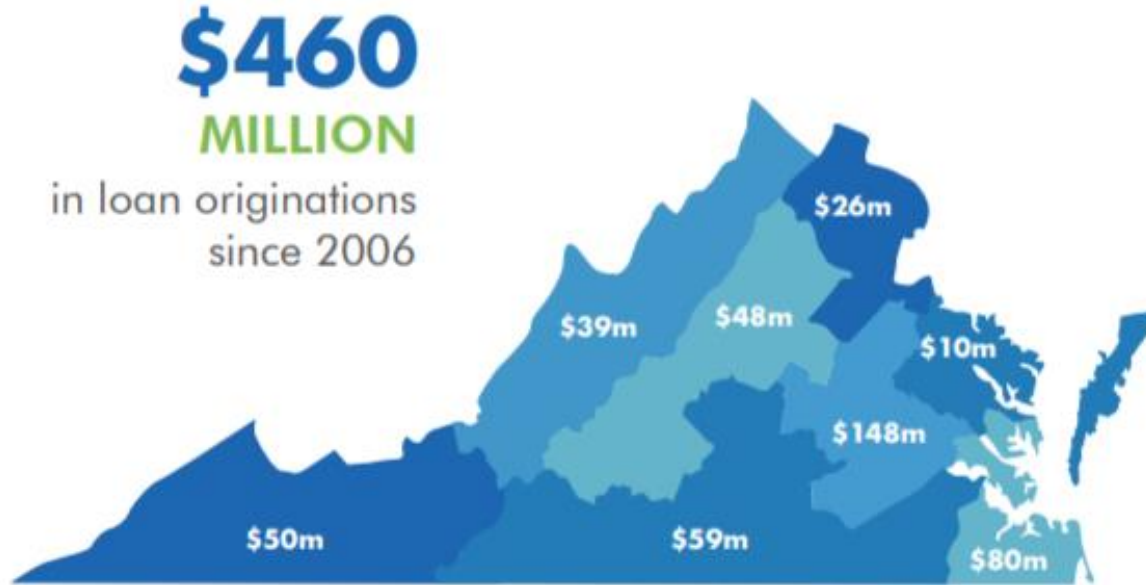
11 YEARS
Profitable

94%
GROWTH

In equity
since
inception

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VCC's Social Impact



\$323M
ASSETS UNDER
MANAGEMENT

682
TOTAL
LOANS

6,495
JOBS CREATED
& RETAINED

6,976
HOUSING
UNITS
FINANCED

18
LOANS
ADDRESSING
FOOD ACCESS

10,660
MWh OF CLEAN
ENERGY
PRODUCED

21,867
HOURS OF
FREE ADVISING
SERVICES

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Products and Services (VCC and VCC Bank)



Lending

- Real Estate
- Affordable Housing
- Small Business
- Healthy Food
- Clean Energy



Investing

- Deposits
- Grants
- Stock
- Program Related Investments



Advisory Services

- Collaborative Leadership
- Business Development
- Technical Services



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Overview: Community Programs in Key Regions

STATEWIDE

- Virginia Fresh Food Loan Fund
- Resilient Community Loan Fund

VALLEY

- Alleghany Highlands Loan Project
- Small Business
- Commercial Real Estate
- Community Development
- Capacity Building/Technical Assistance

SOUTHWEST

- New Economy Loan Fund
- Small Business
- Commercial Real Estate
- Community Development
- Capacity Building/Technical Assistance

CENTRAL

- Solar and Clean Energy

EASTERN

- Capacity Building

RICHMOND

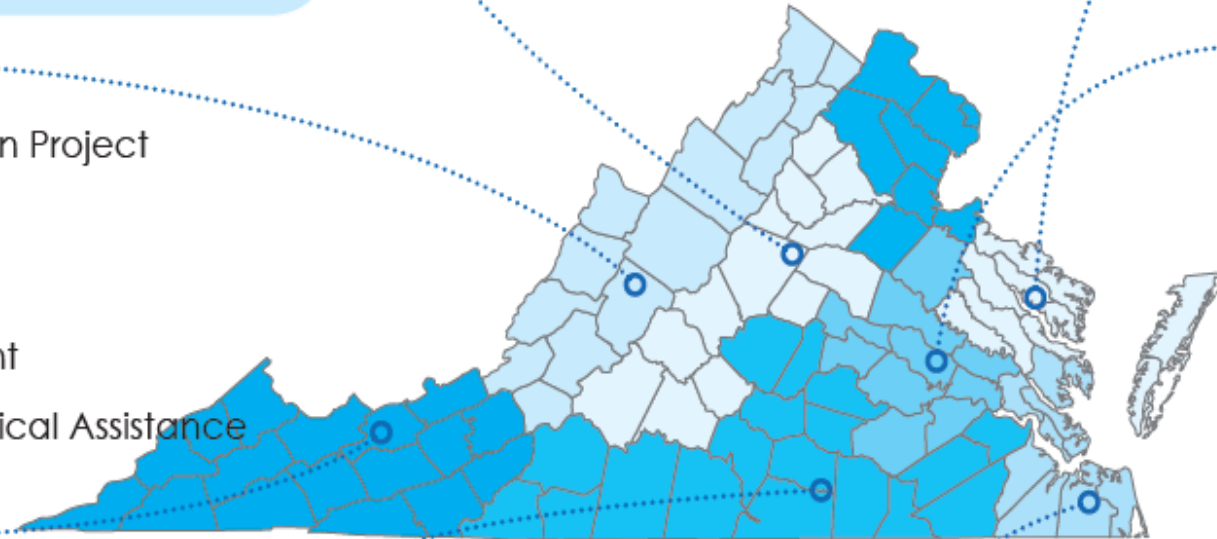
- Brookland Park Loan Fund
- Small Business
- Commercial Real Estate
- Community Development
- Capacity Building/Technical Assistance
- Commercial Real estate

SOUTHERN

- Capacity Building

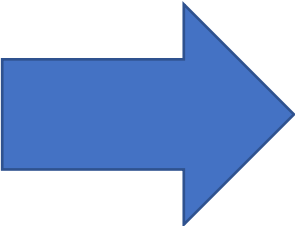
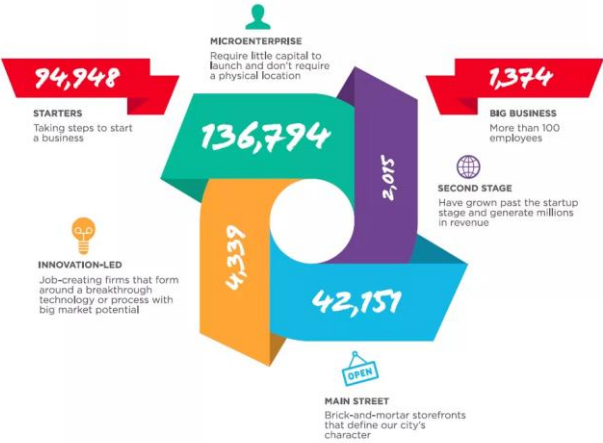
HAMPTON ROADS

- Capacity Building
- Commercial Real Estate
- Community Development
- Small Business



Local Solutions:

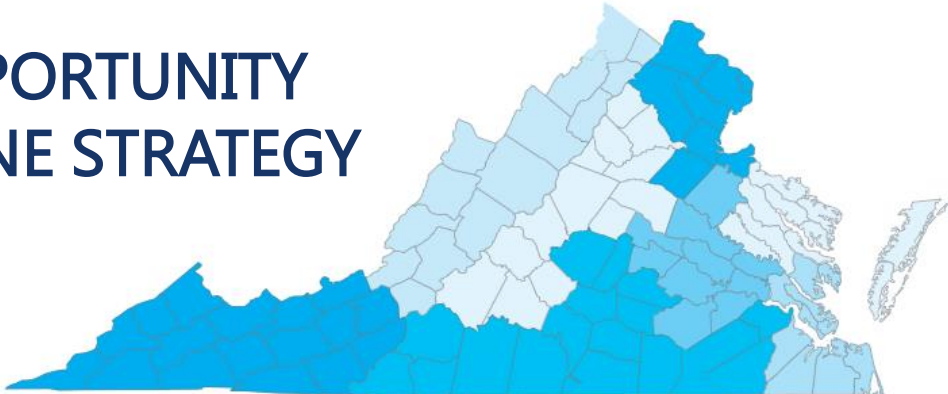
+ IT TAKES ALL TYPES OF ENTREPRENEURS TO SUSTAIN A VIBRANT ECONOMY.



LEVERAGING CAPITAL



OPPORTUNITY ZONE STRATEGY



Let's do more, together.

Stay in Touch!

Connect with Us
vacommunitycapital.org



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THANK YOU!