

APPALACHIAN COMMUNITY CAPITAL 2022 Notable Impact Highlights



CANDIDE
GROUP

Overview

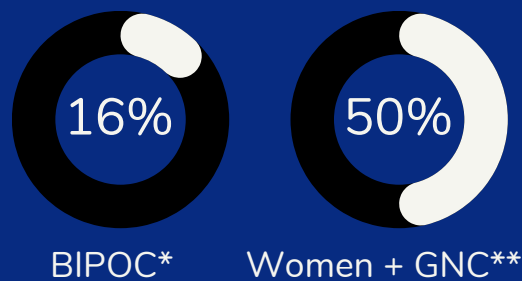
Appalachian Community Capital is a non-profit community development financial institution (or CDFI) that is focused on attracting new sources of capital for small businesses, including minority and women-owned business owners, in underserved places in Appalachia.

Challenging "Business as Usual"

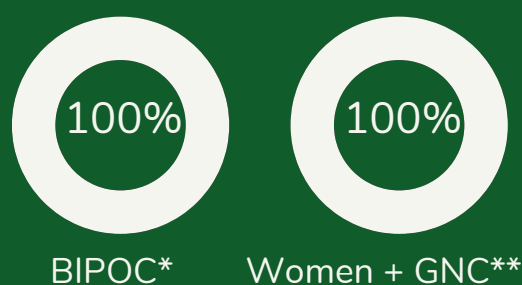
The Problem: businesses in Appalachia, especially those in distressed communities negatively impacted by the energy transition, do not have reliable access to affordable capital and other resources for growth and scale. Based on current public data, fewer than 10,000 of the estimated 2+ million small businesses across the region are able to access financing to support business needs, primarily through networks of Community Development Financial Institutions (CDFIs). Given that 1 in every 11 residents of Appalachia is a small business entrepreneur, this simple fact constitutes a major blocking point to achievement of a just transition toward sustainable economic prosperity in the region. This is especially true for a region that continues to lead the nation in being the most historically under-invested, under-banked rural area in America.

The Solution: Most of the CDFIs providing access to finance and other services to small businesses in Appalachian communities impacted by the energy transition are ACC members. ACC's mission is to increase small business lending by providing Appalachian member institutions that serve underserved people and communities with new sources of capital. ACC membership consists of 32 regional CDFI's and other mission-focused lenders that provide credit and financial services to underserved markets and populations in Appalachia. ACC achieves economies and efficiencies of scale through deployment of targeted and value-adding debt, grant and direct capacity support--working with and through member CDFIs--to ensure access for all regional residents to the tools and resources they need to build livelihoods, improve quality of life, and ensure community well-being in the 21st century.

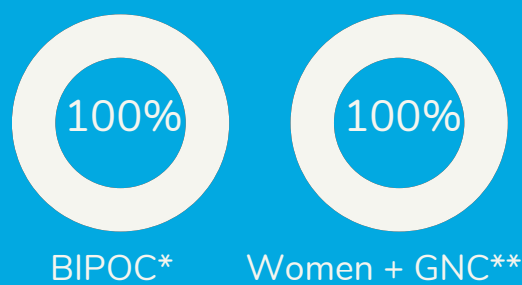
Founders



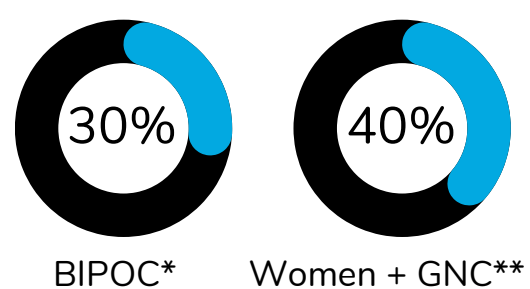
Leaders



Workforce



Borrowers



Primary Stakeholders

1. Underrepresented small businesses, including BIPOC business owners
2. Economically distressed rural areas.

Community Engagement

ACC is a member of Opportunity Finance Network, the VA CDFI Coalition and the African American Alliance of CDFI CEOs.

APPALACHIAN 
COMMUNITY CAPITAL

*BIPOC = Black, Indigenous, People of Color. **GNC = Gender Nonconforming

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