

# 2022 Notable Impact Highlights



CANDIDE  
GROUP

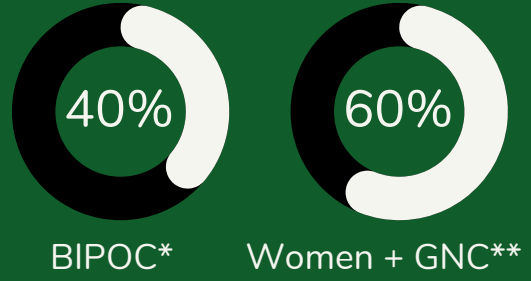
## Overview

In 1988, RCAC established its Loan Fund in response to the unmet need to finance community projects in underserved rural regions in the West. RCAC's financing fills gaps and serves a client population that has been traditionally neglected by conventional lenders. Lending takes place in four program areas: affordable housing (including operating lines of credit for nonprofit housing developers); community facilities; and small businesses.

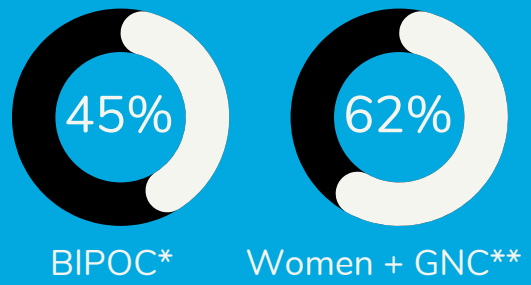
## Primary Stakeholders

RCAC serves small, disadvantaged, rural communities throughout the West where unemployment rates are high, housing is often substandard, and poverty is commonplace.

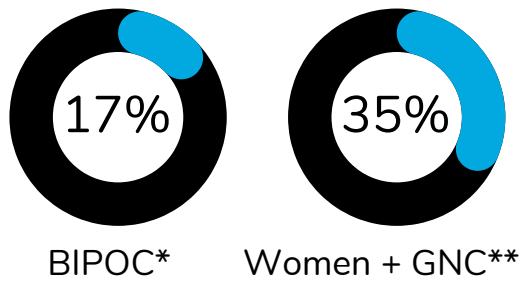
## Leaders



## Workforce



## Borrowers



## Challenging "Business as Usual"

### Partners for Rural Transformation

RCAC is a member of Partners for Rural Transformation (PRT), a coalition of six CDFIs that envision a country where persistent poverty no longer exists. PRT's member organizations represent 75 percent of the persistently poor communities across the nation, and by drawing on its collective voice and shared experiences, it is working toward a reimagined future for rural America and the people who call it home. PRT provides the capital and tools communities need to build credit, get low-interest loans, find higher wage jobs, buy their first homes, and build and maintain water systems so people who live in rural communities can build wealth, live healthy lives, provide for their families, and have hope for the future.

### Cultural Lending Initiative

RCAC created its Cultural Lending Initiative (CLI) to provide a lending opportunity for RCAC and other funders to learn the history, nature and success of culturally appropriate lending strategies; financially support the building of a common infrastructure to facilitate capacity building within Native-led entities successfully doing culturally appropriate lending; aggregate data from the common infrastructure to build an impact model; provide non-traditional capital to a select cohort of cultural lenders to help "prove" their respective risk models and ability to take on and deploy additional capital given their increased capacity; catalyze other investors (traditional banking, foundation, corporate and non-traditional institutions and individuals) to join RCAC in investing non-traditional capital in this cohort to build out a model that reflects the impact and community outcomes of culturally appropriate lending.



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

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