



LENDING OVERVIEW AND REFERRAL GUIDANCE

Three Roots Capital (“Three Roots”) is a Community Development Financial Institution (CDFI) located in Knoxville, Tennessee. We provide impact capital products and advisory services that create successful outcomes for client companies and attractive returns for financial partners. Three Roots’ target client profile includes small business owners and self-employed entrepreneurs who typically are preparing or executing a growth and expansion strategy, as well as developers of commercial real estate and community facilities.



The organization’s market is thirty-six counties in East Tennessee plus Bell, McCreary, Wayne, and Whitley counties in southeast Kentucky.

Three Roots concentrates within this geography with an emphasis on low-income, rural, women, minority, veteran, and other underserved areas and constituencies. On a selective basis, Three Roots will work with clients outside the target market and may deploy capital outside the target market.

WHAT WE DO

JOB CREATING/RETAINING SMALL BUSINESS LOANS	Business expansion, equipment, working capital, acquisition, owner-occupied real estate, debt refinancing
PLACE-MAKING / COMMERCIAL REAL ESTATE LOANS	Mixed-use commercial real estate, redevelopment, neighborhood-serving retail & service businesses
COMMUNITY FACILITY LOANS	Community center, school, eldercare, health care
RURAL MICROLOANS (10 OR LESS EMPLOYEES)	Purchase equipment/inventory, business expansion, working capital, debt refinancing (construction is excluded)
OPERATIONAL ASSISTANCE	Guidance and support to help raise capital and negotiate inflection points of a company’s growth through workshops, coaching and mentorship .

GENERAL GUIDELINES TO QUALIFY FOR ABOVE LOANS:

✓ **Cash Flow Supports
Loan Payments**

✓ **Business Maintains
Financial Records**

✓ **Typical Minimum Loan Amount:
*\$500,000
*(Rural Microloans \$25,000 - \$50,000 max.)**

Three Roots Capital does not provide: Consumer or Residential Loans

HOW TO CONNECT PROSPECTIVE BORROWERS WITH THREE ROOTS CAPITAL

Three Roots Capital wants to partner with you and your organization in the way that best fits your needs and objectives. Your initial point of contact will be Dennis Corley. Dennis can be reached by email at dennis@3rootscapital.org or phone **865-220-1713**.

Three Roots Capital is an equal opportunity employer, provider, and lender. It does not discriminate on the basis of race, color, religion, sex, marital status, disability, age, or national origin.



EXAMPLES OF THREE ROOTS CAPITAL COMMERCIAL LENDING (CLOSED AND PROSPECTIVE)

COMMERCIAL LOAN TO MANUFACTURER	Enabled business expansion and job creation in a rural and severely distressed county in southeast Kentucky
ACQUISITION AND CONSTRUCTION LOAN COMMERCIAL REAL ESTATE	Mixed-use commercial real estate in a rural and distressed TN county, which provided banking, food service, retail services, and job creation
LOAN FINANCING A LEVERAGED BUYOUT	To enable family-owned business to complete a generational transition, keeping the company operational and preserving jobs
REAL ESTATE REDEVELOPMENT LOAN	Made to non-profit foundation, enabled a rurally located university to attract and partner with a private sector company in a joint venture to create high-paying, technology-based jobs
MICROLOAN TO DISTILLERY	Enabled the purchase of the equipment needed to begin production and hire employees in a rural county in Tennessee, which recently lost a significant employer in the area
MICROLOAN TO AGRICULTURAL TECHNOLOGY	To finance further development and deployment of new and innovative agricultural technology in a rural and distressed county in Tennessee
LARGE REDEVELOPMENT OF BLIGHTED AREA	More than \$40 million project centered in distressed downtown area to redevelop a large area of blighted real estate, bringing multiple companies and businesses to the location, creating hundreds of jobs and positioning the city's surrounding area for extended redevelopment
LOAN FINANCING A CHANGE OF CONTROL	To enable a privately held business in a low-income area to grow through acquisition, growing company revenue and adding jobs
ACQUISITION AND CONSTRUCTION LOAN FOR STUDENT HOUSING	A large, multi-year project to provide a university in a distressed area, which is also "land locked", with much needed student housing
ELDER CARE FACILITIES DEVELOPMENT LOAN	To finance the design, development and operations of multiple senior healthcare facilities in multiple distressed and rural areas, which are typically underserved by these facilities
MICROLOAN TO ORGANIC SKINCARE COMPANY	To finance business expansion through equipment purchasing and hiring of addition staff in a rural and distressed county in Tennessee