



STRONG ROOTS. SMART BUSINESS.

Three Roots Capital is an innovative finance company that provides loans and equity investments to businesses and projects in East Tennessee and the Appalachian region. Three Roots is certified by the United States Department of the Treasury as a Community Development Financial Institution (CDFI) and as a Community Development Entity (CDE). Three Roots has an education and community development mission of supporting access to capital and related activities, with an emphasis on the creation of jobs and commercial goods and services in underserved communities.

STATISTICS

[as of 06/30/2021]



\$75.4M

CAPITAL DEPLOYED



612,412

SQUARE FEET DEVELOPED



1,575

JOBS CREATED/RETAINED

PRODUCTS AND SERVICES

- Loans
- Investments
- New Markets and other Tax Credit Transactions
- Opportunity Zone Projects
- Technical Assistance, Mentoring, Business Coaching
- Networking and Connections to Supplemental Resources

BANK PARTNERS



FEATURED PROJECT

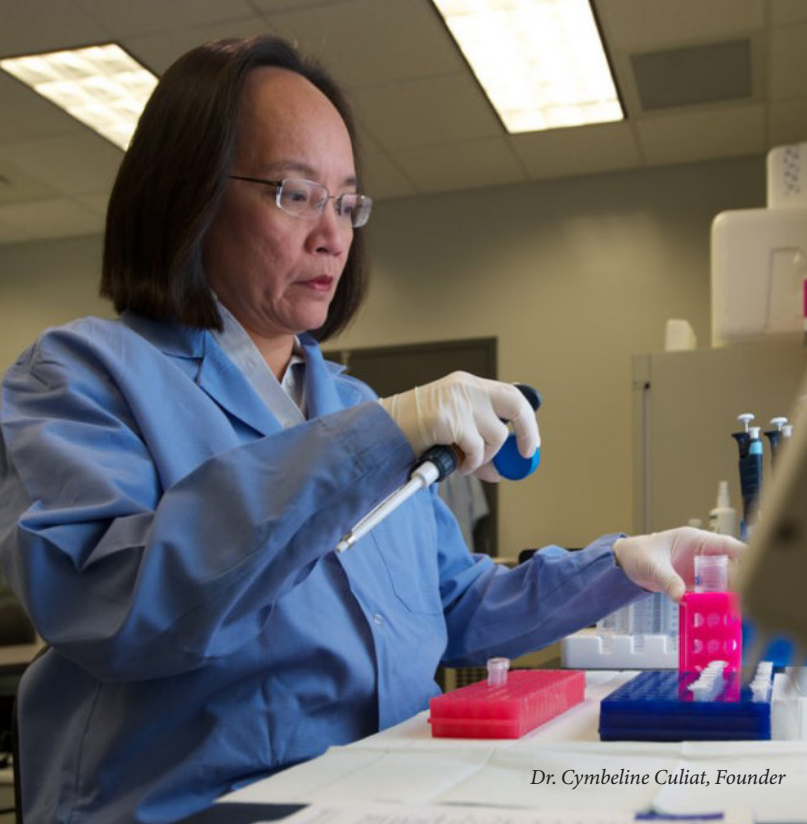
EDA GRANT FOR WORK IN KNOXVILLE OPPORTUNITY ZONE: UT RESEARCH PARK

In December 2020, the Economic Development Administration of the U.S. Department of Commerce awarded a \$645,600 grant to Three Roots Capital to support a \$807,000 collaborative project focused on driving and attracting investment to the University of Tennessee Research Park at Cherokee Farm. The project, located in an Opportunity Zone in Knoxville, TN, is a collaboration between Three Roots Capital and Cherokee Farm Development Corporation.



UT Research Park





Dr. Cymbeline Cuiat, Founder

NOTABLE INVESTMENT

NELLONE THERAPEUTICS

In October 2020, Three Roots Capital made an investment in Oak Ridge, Tennessee-based NellOne Therapeutics, an early-stage biopharmaceutical company pioneering advances in regenerative medicine. In addition to providing capital, Three Roots Capital is providing technical and operational assistance to support the company.

NOTABLE LOAN AND NEW MARKETS TAX CREDIT PROJECT

MODEL MILL

In 2018, Three Roots Capital began supporting the Model Mill redevelopment project in Johnson City, Tennessee. In addition to making multiple direct loans to the project, Three Roots Capital provided technical and operational assistance to the project sponsor, Summers-Taylor, Inc. These efforts facilitated the use in 2019 of New Markets Tax Credits (NMTCs) as a financing mechanism for the project. Total financing for the project amounted to \$19.5 million, with Three Roots Capital providing \$10.6 million.



Model Mill redevelopment