

THREE ROOTS CAPITAL

STRONG ROOTS. SMART BUSINESS.

Chartered as a 501(c)3 nonprofit, Three Roots Capital (3Roots) is an innovative finance company that provides loans and equity investments to businesses and real estate projects in East Tennessee and Appalachia. 3Roots is certified by the United States Department of the Treasury as a Community Development Financial Institution (CDFI) and as a Community Development Entity (CDE).

STATISTICS

(as of September 2023)



\$133M

CAPITAL DEPLOYED



3,295

JOBS CREATED/RETAINED



2,821,842

SQUARE FEET DEVELOPED



\$45M

NEW MARKETS TAX CREDITS

PRODUCTS AND SERVICES

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

BANK PARTNERS



Pinnacle BUSINESS AWARDS

The Knoxville Chamber recognized 3Roots as the recipient of the 2023 Pinnacle Business Award in the Small Business Excellence category.

\$33.7M OF PRIVATE CAPITAL RAISED IN 2022, MAKING IT THE MOST SUCCESSFUL FUNDRAISING YEAR IN COMPANY HISTORY

In 2022, 3Roots raised \$33.7 million from six bank partners, making it the organization's most successful fundraising year to date. With these additional funds, 3Roots is able to support more small businesses and projects in low- and moderate-income and rural communities in East Tennessee and the Appalachian region.

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NEW BANK PARTNERS

Between November 2021 and July 2023

\$64.7M

ADDITIONAL CAPITAL RAISED

From new and established bank partners between November 2021 and July 2023

STRONG ROOTS.
SMART BUSINESS.



Impact Capital & Coaching for:

Job-creating small businesses

Placemaking real estate projects

Community facilities



SUPPORT FOR SMALL BUSINESSES AND ENTREPRENEURS

3Roots is an enthusiastic supporter of small businesses through deploying high-impact loans, equity, and equity-like capital and providing high-value technical assistance.

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STARTUPS
Supported since 2017

30%
OF LOANS
\$50,000 or less

5,500
HOURS
Invested in operational and technical assistance



The Houndry – Oak Ridge, Tennessee



Tom Rogers, President, UTRP



\$25.5M INVESTED IN DEVELOPMENT OF UT RESEARCH PARK

Since 2019, 3Roots has financed four innovation-based companies affiliated with the University of Tennessee or UT Research Park. In addition, 3Roots has partnered with multiple banks and has provided more than \$25.5 million of direct financing for real estate development projects valued at more than \$55 million in aggregate at the Park, including the new Innovation South building and the Nursing Scholars Program Facility in the Innovation North building.



UT Research Park

“The science and collaboration happening at Cherokee Farm is shaping the future of Tennessee’s economy. We are at a time of incredible momentum and productivity at the UT Research Park, and none of it would be possible without partners like 3Roots, who share our mission to make life and lives better for all Tennesseans.”

UTK Chancellor Donde Plowman



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