



Achieving Social and Economic Justice through Fair Finance

**World Social Justice Day
Hillsboro, OR
February 20, 2018**



A lender that thinks and acts differently



Since 1994, Craft3 has invested over \$450 million in entrepreneurs, nonprofits and individuals.

- Loans align with our mission of strengthening economic, ecological and family resilience.
- Lending throughout Oregon and Washington.
- Offices in Astoria, Bend, Klamath Falls, Portland and Walla Walla
- Capital from over 120 public/private grants and loans, including from banks, foundations, governments, and individuals; investments advance our goals.



Flexible Financing at Craft3



- **Collaborate with other lenders, investors and grantors**
- **Provide tailored technical assistance**
- **Work with growth-oriented businesses** that need capital to expand, particularly when the business has only recently become profitable.
- **Balance risk with mission-alignment**
- **Offer uniquely-structured loans**

Flexible & Creative Lending



Loan Size: typical transactions range from \$50,000 to \$3,000,000

Rates: 8 to 12%

Term: 3 to 7 years with ability to match loan payments with cash flows

Flexible features:

- Extended draw down period
- Repayment designed to match seasonality or other revenue streams
- Interest-only period

Financing for:

- Working capital
- Equipment and installation
- Gap or bridge capital
- Crop financing
- Processing
- Land acquisition

Balance mission & risk:

- Credit
- Collateral
- Cash



Investments in the Pacific Northwest



5,860	Loans closed
\$459 million	Total invested
12,696	Jobs created or retained
191 million	Gallons of water treated, conserved, or developed
2.3 million	MBTUs of energy conserved
>\$1.1 billion	Investment leveraged



Questions and Contact

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