Natural Capital Investment Fund
Business Finance

In under-served rural and urban communities throughout Central Appalachia, entrepreneurs often struggle to get loans they need to build thriving, sustainable businesses. To bridge this gap, the Natural Capital Investment Fund (NCIF) partners with traditional lenders and other community development finance organizations. Together we help people in our nine-state service area with the financing and technical support they need to build small to mid-sized, locally-owned companies that create lasting jobs and economic impact. These businesses use natural resources sustainably—working to conserve energy and water, build local food systems, find creative outlets for recycled materials, and provide essential services to underserved communities.

Our Approach
As a certified Community Development Financial Institution, we provide a blend of debt financing and business advisory services to help borrowers in underserved communities grow and expand.

Our business advisory services include: business planning assistance; energy audits; assistance with state and federal regulations; developing effective financial and accounting practices; and marketing strategies.

We measure and report annually on the environmental, community, and economic impacts that our portfolio companies achieve, including: creating and retaining jobs in underserved communities, strengthening farm-to-table networks, utilizing natural resources responsibly, reinvesting in Main Street and reducing energy costs and waste.

Our Impact

14,700 hours of technical assistance provided to over 1,200 companies

3,000+ jobs that have been created or retained by 183 businesses since 2001
Our Portfolio Companies at a Glance

A Solar Strategy. In 2005, the three founders of FLS Energy had a vision: to make solar energy mainstream. They roughed out a business plan and set up shop in the old boiler room of a manufacturing plant. The only thing the plan lacked was capital. In 2008, we provided the flexible financing they needed to engineer new projects and hire staff. Today, FLS has over 70 employees building a greener future thanks to the company’s solar thermal and solar photovoltaic installations. In 2015, the company installed its one millionth solar panel.

Making a Difference on Main Street. When Main Street Fairmont decided to revitalize the downtown of Fairmont, West Virginia—a former coal mining town working to redefine itself—its first step was to renovate a decaying 1919 building to serve as retail, office and housing space. When an early funder pulled out of the project, Main Street Fairmont turned to us to provide critical gap funding to complete the project, enabling the first in a series of downtown renovations that will help stimulate the local economy.

Green Cheese. Twelve years after asking to milk a neighbor’s goats for cheese, Michael Koch and Pablo Solanet have built their love of cheesemaking into Maryland’s acclaimed Firefly Farms Creamery and Market. They are committed to sustainable, local practices, sourcing milk from local farms and reusing cheese by-product to eliminate waste. When Firefly Farms decided to develop greener production processes, they turned to NCIF for loan capital and technical support to install a 27w solar photovoltaic system that will reduce their energy bill by 33 percent.

About The Conservation Fund
At The Conservation Fund, we make conservation work for America. By creating solutions that make environmental and economic sense, we are redefining conservation to demonstrate its essential role in our future prosperity. Top-ranked for efficiency and effectiveness, we have worked in all 50 states since 1985 to protect more than 7.8 million acres of land.

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They are very unique in that they have a mission focused on the ‘bigger picture,’ providing growth funding for companies whose activities have a positive impact on conservation, the outdoor recreation industry and the local community.

Martin Bawden
Founder and CEO
Flymen Fishing Company

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