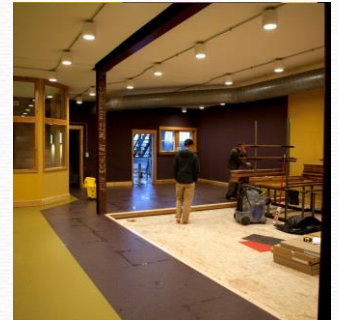


Advancing a Clean Energy Economy in Central Appalachia

Hannah Vargason
Natural Capital Investment Fund
ACEEE Energy Efficiency Finance
Forum
May 2018



About NCIFund

- \$38 million loan fund
- Certified CDFI
- Lends to small businesses, nonprofits and local governments
- Provides patient & flexible capital
- Provides technical assistance
- Triple bottom-line focus:
 - 1X Economic growth
 - 2X Job creation/retention
 - 3X Environmental stewardship



NCIFund Energy Portfolio



Barriers / Opportunities

- Low Energy Prices
- Eroding Profits
- Economic Uncertainty
- Policies/Politics
- Skilled Labor Pool
- Client Base
- Knowledge Base
- Borrowing Base



Solutions & Lessons Learned

- Impeccable timing
- Front-line referral relationships
- Turnkey solutions
- Client co-investment (skin in the game)
- Dedicated, skilled staff
- Rate buy-downs
- At-risk capital
- Loan loss reserve
- Education, advocacy and policy work
- Workforce



Get In Touch

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