



WHAT WE DO

WRCF is the lender with a heart. We empower small businesses, affordable housing projects, and non-profit organizations in Summit County by providing flexible, low-cost financing and technical assistance.

OUR VISION

To build healthier communities through a collaborative and comprehensive funding ecosystem that increases access to capital and provides equitable opportunities for people and businesses in Summit County.

HOW WE ACHIEVE THIS

- 1. Tailored Financial Products** – Supporting both businesses and neighborhoods.
- 2. Technical Assistance & Education** – Helping clients build capacity and thrive.
- 3. Advocacy** – Driving systemic change for equitable access to capital.

WHAT OUR CLIENTS SAY

“Western Reserve is incredible. We’re just so grateful for the friendship, the relationship, and the partnership. They don’t just invest in buildings. They walk with us—step by step.”

—James Talbert

Lead Pastor, Citizens Akron Church



Attracting private capital to Northeast Ohio for public good.

INTERESTED IN LEARNING MORE? CONTACT US!

1 Cascade Plaza, Ste 1700 Akron, OH 44308

Phone: 330-762-4776 | Email: WRCF@Developmentfinanceauthority.org
developmentfinanceauthority.org/small-business



WHO WE SERVE

ELIGIBLE BORROWERS

- Businesses or non-profits located in Summit County.
- Business owners with a credit score of 500+.
- Emerging business applicants.
- Existing or startup businesses.
- Non-profits with a track record of at least two years.

ELIGIBLE LOAN USES

- Real Estate – Construction, rehab, or buildout (commercial or housing).
- Payroll & Working Capital – Ensuring smooth operations.
- Debt Refinancing – Loans with interest rates above 19%.
- Equipment Purchases – Expanding capabilities.
- Bridge Financing – Supporting other funding sources.

WHAT WE OFFER: FLEXIBLE, LOW-COST FINANCING

- **Loan Amounts:** \$10,000 – \$500,000 (for established businesses).
- **Lines of Credit Available:** Especially for construction and housing industries.
- **Interest Rates:** No higher than 4% (average is 3%).

FLEXIBLE LOAN TERMS:

- ✓ No interest and no payments for the first 6 months.
- ✓ Interest-only payments for the following 6 months.
- ✓ Fully amortizing payments in subsequent years.
- ✓ Collateral is secondary to cash flow.
- ✓ No appraisals required.
- ✓ Subordinate to other debt.



Attracting private capital to Northeast Ohio for public good.

INTERESTED IN LEARNING MORE? CONTACT US!

1 Cascade Plaza, Ste 1700 Akron, OH 44308
Phone: 330-762-4776 | Email: WRCF@Developmentfinanceauthority.org
developmentfinanceauthority.org/small-business