



WHAT WE DO

WRCF is the lender with a community focus. We empower small businesses, affordable housing projects, and nonprofit organizations in Summit, Stark, Portage, Medina and Wayne counties by providing flexible, low-cost financing, technical assistance, and financial management.

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 Northeast Ohio.

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 innovative access to capital

WHAT OUR CLIENTS SAY

“Western Reserve Community Fund 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 nonprofits located in Summit, Stark, Portage, Medina, and Wayne counties
- Business owners with a credit score of 500+
- Emerging business applicants
- Existing or startup businesses
- Nonprofits 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 17%
- Equipment Purchases – Expanding capabilities
- Bridge Financing – Supporting other funding sources

WHAT WE OFFER: FLEXIBLE, LOW-COST FINANCING

- **Loan Amounts:** \$10,000 – \$500,000
- **Lines of Credit:** 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



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