Structure

- **VCC nonprofit bank holding company**

- **CCB for profit state chartered community development bank**
  (no consumer lending)

- Nearly 50 employees – 3 locations

- Chief Impact Officer – 5 FTEs; 5 consultants
VCC’s Vision

To be the first choice for **innovative capital** and **collaborative leadership** promoting vibrant local communities and enhanced quality of life
Social Accreditations & Memberships

- AERIS
- B the change
- GIIRS
- Mission Investors Exchange
  
  Sharing ideas. Driving philanthropic impact.
Social Impact Data -- widgets

- Housing Units – rehab, new construction & affordable
- Square Feet of housing, commercial & community facilities
- Jobs created & retained – Living wage jobs
- Leverage Amount (VCC loan, other $, total project $)
- Leverage ratio
- Strategic loan focus – affordable housing; mix use; economic development
- Special Segments – minors, seniors, disabled
Social Impact Data -- widgets

- Energy savings – M Hw
- Fresh food financing – food deserts
- Special Segments – minors, seniors, disabled
- Service hours by employees & consultants in community development areas
Social Impact Data - geographic

- Geocode every loan
- Geographic regions
- Census tract income distribution (low, mod)
- Housing affordability component % of AMI
- Special planning districts
- US Congressional Districts
- BEA qualified
VCC’s Impact Across Virginia
VCC’s Social & Financial Impact Across Virginia (through December 31, 2015)

<table>
<thead>
<tr>
<th>Social Impact</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs created / retained</td>
<td>4,997</td>
</tr>
<tr>
<td>Affordable housing units financed</td>
<td>4,719 units</td>
</tr>
<tr>
<td>Healthcare facilities financed</td>
<td>9</td>
</tr>
<tr>
<td>Hours of free advisory services to over 1700 organizations</td>
<td>Over 14,800</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Financial Impact</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans originated</td>
<td>$320 million</td>
</tr>
<tr>
<td>Project Impact</td>
<td>Over $766 million</td>
</tr>
<tr>
<td>Leverage factor</td>
<td>$1 : $1.40</td>
</tr>
<tr>
<td>Total loans</td>
<td>488</td>
</tr>
</tbody>
</table>
VCC’s Community Impact Across Virginia

- Increase affordable housing
- Improve access to health care and community facilities
- Improve access to fresh foods
- Increase job creation and retention through small businesses
- Enhance community vibrancy

Hotel Blue (Cape Charles)
Southeast Community Assistance Project Inc. (Roanoke)
Lending – Vibrant Places

- Mixed Use
- Affordable Rentals
- Community Facilities
- LITC/HTC deals

YMCA (Roanoke)  Craddock Terry Hotel (Lynchburg)

- Predevelopment Dollars
- Acquisition Finance
- Construction Loans
- Mini-Perm Loans

Ponce de Leon Apartments (Roanoke)
Lending – Job Creation

- Healthy Food Financing
- Tourism
- Solar & Energy Efficiency
- Working Capital
- Expansion Financing

J.R. Caskey, Inc. (Oilville)
Chocolates By Kelly (Richmond)
Fresh Food Lending
Lending – Enhanced Quality of Life

- New Market Tax Credits (NMTC)
- State/Federal Loan Programs

Tri-Area Health Center, Floyd

Riverside PACE (Richmond)

Pioneer Health Services, Inc. (Patrick County)
Let’s do EVEN more together
OH, The Places We’ll Go...
CELEBRATING TEN YEARS OF IMPACT
VCC is 10 years old!

We offer this Top Ten list to demonstrate why this occasion brings us, our partners and the Commonwealth of Virginia...Many Happy Returns.

The Power of 10. We exist to...

1. Leverage $15 million to make a difference in underserved markets as directed by a bipartisan group of Virginia legislators

2. Make loans when and where others can’t or don’t

3. Attract the resources of national, state, and local social investors

4. Regenerate our funds and opportunities. We get out when others enter the market...allowing us to recycle our dollars for the next project
Be a convener of dollars and advice for increased jobs, vibrant places and improved quality of life in Virginia’s communities with the most need

Demonstrate that perceived “risky” community development financing can actually lead to smart financing

Listen to the unique needs of each borrower and form a dedicated expert team to serve them

Be both mission-focused and financially sustainable

See through lenses others may not, structured as both a non-profit Community Development Financial Institution (CDFI) and a for-profit bank, with a B Corp approach

Prompt a 51x Factor, an additional investment of $1.40 for every dollar we put in. Millions happen because we step in first

Turn the page to learn more about our Top Ten…
Start with $15 million and leverage it for an economic return to underserved areas.

Mandate from Governor Mark Warner and the Virginia Legislature

CDFIs provide credit and financial services to people, businesses and communities not served by mainstream lenders.

There are about 1000 CDFI’s nationally, 118 CDFI Banks, and only about 10 owned by nonprofits.

"With this structure, instead of shareholders looking for a quarterly dividend, the bank has a nonprofit owner whose mission is to create jobs, vibrant places and enhance the quality of life in communities throughout the Commonwealth."

Jane Henderson, VCC President & CEO
“They went into 2008 with the confidence of the Commonwealth of Virginia but not as an instrument of government. And they were charged with finding deals in areas of need that just had a missing piece to be a viable project. They have done a wonderful job at meeting that charge.”

  Susan Dewey, Executive Director, Virginia Housing Development Authority

“VCC is a state-chartered bank owned by a nonprofit—set up to help with economic development in underserved areas.”

  Sandy Fitz-Hugh, former President of Bank of America, Virginia & VCC Director Emeritus

“Our objective was to address a gap in community development finance in the Commonwealth. Working with the Governor and the legislature, we were able to privatize two existing governmental loan funds. Our challenge was to leverage and ‘get to scale’ so we could achieve a higher level of impact in Virginia.”

  Bill Shelton, Director, Virginia Department of Housing and Community Development & VCC Board Member

“It was really about privatization—can we take government program dollars and using the strength of the private market, multiply our impact in these Virginia regions with the greatest need? And keep politics out of it?”

  Michael Schewel, Secretary of Trade and Commerce in Governor Warner’s administration & VCC Director Emeritus

“Everything VCC does is impactful—it is our mandate.”

  Chuck Mills, CEO, Salera Employee Benefits Solutions & VCC Board Member
Partnership with CHP, Fahe and VCDC creates VCC
Opens as CDFI with $15 million from State of Virginia
Small 3 county mico-lender becomes statewide CDFI bringing capital to underserved areas
Jane Henderson becomes President & CEO
Originates 7 real estate loans over $2.4 million

Opens Richmond office
Partners with VA Community Healthcare Association & Virginia Healthcare Foundation to offer $20 million funding to medical facilities in medically underserved regions
Merges with VHDA's Virginia Foundation for Housing Preservation; initiates the Preservation Acquisition Loan Program, $30 million loan pool to preserve affordable rental units

Launches Pathfinders, a comprehensive community planning program with support from DHCD and USDA Rural Development
VCC’s wholly owned bank becomes profitable
Introduces Learning Exchange – a forum to bring new concepts in community development to Virginia

Creates Community Capital Bank of Virginia—Virginia’s first regulated FDIC-insured bank with a community development mission
Wins $15 million New Market Tax Credit allocation from the U.S. Department of Treasury

Receives $686,000 stimulus funding from the Department of Health & Human Services to launch small business consulting program
Offers a ready source of financing during economic & banking crisis
Grows social deposits to $17 million
2011

- Receives first $500,000 EQ2 investment from Wells Fargo
- Secures first Program Related Investment (PRI) from Bon Secours Health Systems, Inc. to support small business lending in economically distressed communities
- Becomes a certified B-Corp
- Obtains a GIIRS (Global Impact Investing Rating System) rating for business impact
- Receives a AA2 rating from Aeris, CDFI rating agency

2012

- Launches the Virginia Fresh Food Loan Fund to address unmet capital needs of food enterprises
- Closes $4.4 million in debt & grant funding through Goldman Sachs 10,000 Small Businesses Initiative
- Secures $1.5 million PRI from the Jessie Ball duPont Fund to stimulate economic development
- Bloomberg BNA Health Insurance Report, a national publication for innovative financing with health care facilities, cites VCC’s work

2013

- Raises $1.2 million in preferred stock offering
- Closes first Impact Investment from Domini Social Investment Fund
- Earns national recognition & funding through Starbucks and Opportunity Finance Network to support job creation and small business growth

2014

- Governor McAuliffe announces $2.6 million from the US Department of Treasury with $1 million earmarked to address food deserts in Virginia
- Earns national recognition for 3 straight years as “Best in the World” for creating positive community impact
- Makes first energy loan
- Receives significant gift from fellow B Corp, Impact Makers, promoting social enterprises
- Expands impact investors when Virginia Theological Seminary invests $2 million
- Elects to become a benefit corporation under VA law, becoming the nation’s first regulated benefit bank

2015

- Accepts $1 million grant from the Cabell Foundation to increase lending impact and open new office in Hampton Roads
- Local Impact Opportunity Notes (LION) grow to nearly $1 million fueled by socially conscious impact investors
- VCC’s CFO, Clyde Cornett, wins Virginia Business CFO award in the small nonprofit category
- VCC’s President & CEO, Jane Henderson, is appointed to the Governor’s Commonwealth Council on Bridging the Nutritional Divide

We don’t do this alone. We have 10s and 10s of partners.
“We are able to partner on initiatives that otherwise we could not do on our own. It is very neat from my side to watch VCC grow and thrive and fulfilling on their original intent.”

Michelle Crook, CFO, Bank of Botetourt

“Being an old capitalist, the more I can get commercial solutions in combination with our non-profit efforts, the better.”

Doug Pick, CEO, FeedMore

“They have been a phenomenal partner in every way…they make sure they can bring capacity to do what they say they will do—it breeds incremental confidence.”

Cristina Shapiro, Vice President, Urban Investment Group, Goldman Sachs

“VCC is a mission-focused organization that provides a large impact on the communities of Virginia. They bring a knowledgeable management team with the ability to lead, financial strength and the support of local governments and we are proud to partner with them.”

Frank Cianciarulo, Vice President, Community Lending and Investments, Wells Fargo

“They are our go-to partner for providing growth equity to our companies. VCC supports social entrepreneurship when they provide financing growth capital vs. dilutive capital raises.”

Bob Mooney, Principal, New Richmond Ventures

“We are a big fan of VCC and we have each grown in a friendly collaborative partnership. They were one of our first lenders at our business start-up stage. We introduced them to the B-Corps movement. Then we gave them a significant amount of our stock. I mean we hug when we see each other—how many banks hug you?”

Michael Pirron, CEO, Impact Makers
We believe:

All Virginians deserve vibrant communities to live, work and play.

When communities become vibrant, business expands, living-wage jobs are retained and increase, unemployment decreases and tax revenue grows.

Therefore, when low-wealth communities become vibrant places, all Virginians prosper.

We focus in three areas:

**JOBS**
The retention and growth of productive, living-wage work

**QUALITY OF LIFE**
The proximity to medical resources, child and family activities, access to fresh and nutritious food, and focus on social well-being and environmental care

**ENERGIZED PLACES**
The intersection of commerce, neighbor and visitor engagement, and safe and affordable housing
Jobs Created and Saved in Virginia 4,997
JOBS: Essel Propack

Essel Propack America opened its Danville factory to supply laminated tubes to companies such as Sundial Brands, Proctor & Gamble and Unilever. These tubes and caps are used in packaging products for oral care, cosmetics, and food service. Today, if you brush with Crest toothpaste you may have handled a Danville-made tube.

The Essel Group, Essel Propack’s parent, is the largest specialty packaging company worldwide with 35 percent of the global market and manufacturing locations around the world. The Danville facility needed to consolidate two existing locations and expand—without funding for this needed change, this plant may have been relocated outside Virginia.

Since the collapse of the textile and tobacco industries here, the city has maintained one of the highest rates of unemployment in the Commonwealth. Working with the Danville Industrial Authority, this facility renovation saved 260 jobs and created 50 new jobs.
Creating jobs across Virginia

Sappony Indians
**Virgilina in Halifax County**
Representing an historically underserved population in Virginia, the Sappony Indians purchased what is now High Plains Construction which specializes in finish carpentry—installing windows, doors, trim, stairs, and cabinets. Innovative financing in the form of acquisition funding and working capital to these non-traditional borrowers helped seal the deal and create 5 new jobs and 21 additional subcontractors.

Classic Creation
**Carroll County**
This acquisition and renovation of a location in Carroll County (whose median household income is less than 1/2 Virginia’s average) created 55 new jobs. They provide commercial screen printing for the NFL, MLB, NASCAR and the NHL.
Haynie Family Farm

Burgess in the Northern Neck

The great-great-grandson of the first African-American landowner in Northumberland County grows soybeans, corn, barley and winter wheat with GPS-enabled equipment and runs his own trucking and logging operations. Financing helped create or retain 35 jobs. Agriculture matters—every job in agriculture and forestry supports 1.5 jobs elsewhere in Virginia’s economy.
Our dollars are just the beginning... do the math!

51x

$15 million yields $766 million

We started with $15 million. Over these 10 years we originated $320 million in loans. These financings drew an additional $446 million from public and private sources = $766 million in total investment. Over 51 times our original funding!

This is the power of leverage, the value and return to our communities by being a convener of other investors that fueled 488 more loans.

$1

$2.40

$1.00 in our capital attracts $1.40 in additional capital = $2.40 in total

Economic multipliers are at play—because of VCC’s early entry, others join in.

31% growth in impact investing
“VCC is a valued partner to community banks, often resulting in small business loan opportunities that create a win-win-win for the client, the bank and VCC.”

Bruce Whitehurst, President & CEO, Virginia Bankers Association

“They find a way to marry financial capital with intellectual capital.”

Jim King, President & CEO, Fahe, Inc.

“Because of VCC, we were able to draw down federal dollars that we had no other mechanism to access.”

Neal Graham, CEO, Virginia Community Healthcare Association

“We made a purchase in preferred stock that allows VCC to leverage these dollars. We believe strongly in leverage, it’s similar to a challenge grant but we also get an annual return.”

Charles Cabell, Board Member, Cabell Foundation

“When we talk to sophisticated bankers, they say ‘yes’ because VCC is involved.”

Ray Daffner, Director, Entrepreneurship Programming, Appalachian Regional Commission

“They bring resources out of silos.”

Janaka Casper, President & CEO, Community Housing Partners
QUALITY OF LIFE: Pioneer Health

The only hospital in this area, the former Patrick County Memorial Hospital, faced possible closure and struggled to maintain its service in the community. As no other hospital is closer than 20 miles away, this was a real risk to this medically underserved region.

Pioneer Health Services, Inc. assumed control of the facility in 2009. VCC provided critical acquisition financing accompanied by grants and loans from the Tobacco Commission and Partners for the Common Good in this New Markets Tax Credit project.

Pioneer Community Hospital of Patrick has now completed a full modernization of their dated facilities, allowing them to offer additional emergency, physical therapy and outpatient behavioral health services. Employment has grown from 35 in 2009 to over 150 today.
Enhancing quality of life across Virginia

**Blue Ridge Medical Center**

**Nelson County**
The new 28,600 square foot facility delivers first-ever pediatric care and expands behavioral health, pharmacy and other dental and medical services. As a medically underserved area, this is a vital health care provider to this rural community.

**Southwest Virginia Farmers Market**

**Carroll County, Grayson County and City of Galax**
The Blue Ridge Economic Development Authority used VCC’s additional financing to support the wholesale operations of the Southwest Virginia Farmers Market. As a USDA-proclaimed food desert, this investment brings much needed food access and healthier food options to this region.
Riverside PACE

Richmond

Riverside PACE offers daily therapeutic, spiritual, nutritional, social, medical and transportations services for the elderly. These neighborhood-based day programs allow participants to live longer in their homes as they age.
Social returns for Virginia

- Business and housing spaces created or rehabbed: 7.0 million square feet
- Affordable housing units financed: 4,719
- Jobs created and retained: 4,997
- Health care facilities funded: 9
- MWh of clean energy produced: 7,242
- Loans addressing food access: 11
- Hours of free advising: 14,344
- Organizations impacted: 1,269
“VCC has helped spur economic growth, supporting the creation of 4,000 new Virginia jobs.”

Barry DuVal, President & CEO, Virginia Chamber of Commerce

“They were innovative with the Fresh Food Fund and we invested. They are constantly scouring what is happening nationally.”

Ed Gerardo, Director of Community Commitment and Social Investments, Bon Secours

“Virginia is fortunate to have an outstanding CDFI like VCC that can help us in our community development efforts.”

Maurice Jones, Secretary of Commerce and Trade

“They target portions of the state that I love—areas that are struggling to fight the hollowing out of Middle America—coal communities, Roanoke, Danville, where there has been a slow exodus of jobs. Smaller towns and other areas of the state that really need help have opportunity with VCC.”

Wayne Lewis, early VCC Advisor

“They are not ‘bleeding heart’ bankers. They are bankers with a heart.”

Paul Nolde, New Richmond Ventures
7 million

Square Feet of New or Rehabbed Housing & Commercial Space in Virginia
ENERGIZED PLACES: Floyd

Floyd is taking advantage of its prime Southwest Virginia location on the Crooked Road Heritage Music Trail across 40 miles of the Blue Ridge Parkway. Its residents have invested in reinvigorating Floyd’s Main Street, centering on agritourism and wine, artisans, festivals and concerts.

Injecting additional energy to its town center, VCC partnered with the Virginia Department of Housing and Community Development, the Virginia Housing Development Authority, the Virginia Department of Tourism, the Town of Floyd, the federal government and some private equity funds for renovation capital. Village Green is a newly renovated center with locally-owned shops and offices as part of downtown Floyd’s pedestrian community. The Station has been renovated to first-floor retail and apartments on the upper two floors, including some designated for low-to-moderate income residents.

Join us in Floyd soon and see what this economic development buzz is about—there has been a 55% increase in travel dollars spent in Floyd County since 2004.
Energizing places across Virginia

Craddock Terry
Lynchburg
Once the fifth largest shoe company in the world and a major regional employer, Craddock Terry closed, along with other manufacturing in Lynchburg, creating empty buildings downtown. Now converted to the Craddock Terry Hotel and Event Center, it has 44 rooms, restaurants, and a small brewery. With 84 employees, it is considered an anchor for downtown revitalization efforts in Lynchburg.

Henry Uptown
Martinsville
The former Henry Hotel, in Martinsville’s designated Historic District, decayed in a phase of subsidized housing and foreclosure. Renovation of this 30,000 square foot building created 25 residences and commercial space. Development of this building is seen as a major catalyst to other ventures because of its location in the central business district as well as its history.
Armstrong
Lynchburg
Rush Lifetime Homes purchased this 60-year-old former elementary school from the city and with VCC and its partners’ funding, created 28 affordable residences for people with low incomes and disabilities.
OH, The Places We’ll Go
What’s next on the horizon?

“Communities are dreaming of an economic future they did not have before, thus they now have hope.”

Jane Henderson, VCC President & CEO

Leverage an additional 10x:
Accelerating vibrant communities

Greater social returns: We have more experience, more partners and SCALE

“Some opportunities come with scale and we will have a broader group of partners that see the world as we do.”

Michael Schewel, Secretary of Trade and Commerce in Governor Warner’s administration & VCC Director Emeritus

Fresh, locally supplied markets and grocery stores sprouting in Virginia’s food deserts

New energy efficient financing options

Growth of impact investing in Virginia
Even more Virginians, agencies, foundations and businesses linking to our mission—with investments of their hearts, heads and pocketbooks.

More health centers revitalized in medically underserved neighborhoods.

“More health centers revitalized in medically underserved neighborhoods.”

Attract additional resources from outside Virginia.

“Access to nutritious, healthy food is a key component of maintaining a productive workforce. Bridge loans allow entrepreneurs to meet a need that other lenders often can’t.”

Barry DuVal, President & CEO, Virginia Chamber of Commerce & former Mayor of Newport News.

“My investment is really congruent with my values. I am impressed that a Richmond company is on the forefront of something so innovative.”

Susan Brock Wilkes, CEO, Wilkes Consulting & Social Impact Investor.

Social enterprises
Loans

$320 million in loan originations over the last decade

Loan volume

Number of Loans Originated
$ Outstanding Loans in Millions


$120 $96 $72 $48 $24

45* 17 17 27 58 49 26 85 83 81

* includes assumed loans

22% Rural
78% Urban
11% Community facilities
30% Small business
59% Affordable housing and real estate

Loans

Accomack
$47m $34m $33m

$36m $36m

$31m $31m

$115m $115m

$17m $17m

$7m $7m

$24 $24

$48 $48

$72 $72

$96 $96

$120 $120

45* 17 17 27 58 49 26 85 83 81

* includes assumed loans


$320 million in loan originations over the last decade
Financial sustainability

$7.4 Million net income over 10 years  9 Number of years profitable  67% Growth in equity

VCC vs Peers*^  
.10% 9 year average charge offs  1.91%*  
97% 3 year average deployment rate  80%*  
76% efficiency ratio  90%^  

* OFN members  ^ Selected community development banks

Per share book value of bank stock  
$4,841  2008  $5,870  2015

Capital coming into Virginia over 10 years  
Lending capital $45.7 million
Grants $6.6 million
Social deposits $62.9 million

Asset growth
$15  $30  $60  $90  $120  $150

Full financial reports available at www.vacommunitycapital.org
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E. Thayer Bigelow Associate Professor, University of Virginia, Darden Graduate School of Business

Robert Gilliam, Jr.
Retired Bank President & CEO

Dixon Hanna
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James Harkness
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President & CEO, VCC

Florence Kingston
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Deputy Director of Community Development, Virginia Department of Housing and Community Development

David Baldwin
Executive Director/CEO, Bristol Redevelopment and Housing Authority

Shannon Blevins
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Graham Driver
Director of New Markets Tax Credits, Virginia Community Development Corporation

Steve Galyean
Director, Partnership Marketing Development, Virginia Tourism Corporation

Ed Gerardo
Director, Community & Social Investments, Bon Secours Health System, Inc.

Mike Hawkins
Managing Director of Community Outreach, Virginia Housing Development Authority

Shea Hollifield
Retired, State Government

Kevin Kelly
Managing Director, ECDC Enterprise Development Group

Jill McCormick
Executive Director, Cabell Foundation

Penny McPherson
VP, Senior Community Development Officer, Wells Fargo

Nancy O’Brien
Retired Public Servant; Lifetime VCC Advocate

Carolyn Spohrer
Deputy Director, Virginia Community Action Partnership

Séson Taylor-Campbell
Assistant Vice President, Development Advisor, PNC Bank

Chris Thompson
Deputy Director of Housing, Virginia Department of Housing and Community Development

Marjette Upshur
Director, Office of Economic Development, City of Lynchburg

Kent Ware
Program Director, USDA Rural Development

Kathy Wheeler
President & CEO, Community Business Partnership
Staff & Consultants
In closing, we thank you for your support and continued partnership. Because of you, we have leveraged $15 million in start-up capital into $766 million in financing dollars—a tremendous investment in Virginia’s communities. The need in our Commonwealth still exists and so does our collective passion. We are poised to create even greater impact in the next decade. Will you join us? Let’s do even more together.

OH, The Places We’ll Go…

Jane N. Henderson
President & CEO

Dixon B. Hanna
Chairman of the Board

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DESIGN: Literati  |  COPYWRITING: Nancy Eberhardt  |  PHOTOGRAPHY: Dennis McWaters, Taylor Dabney, Daryll Morgan  |  PRINTING: Worth Higgins and Associates
Information provided within includes data and conclusions drawn from national and state census data, state agency and industry publications, call reports, etc. We can provide reference to external source material upon request.
Vision: To be the first choice for innovative capital and collaborative leadership promoting vibrant local communities and enhanced quality of life.

Mission: To support housing and community development ventures, increase jobs, and build sustainable communities by offering flexible financial products and advisory services.

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