



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

5

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

6

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

7

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

8

Be both mission-focused and financially sustainable

9

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

10

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

The places we've gone...



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

Partnership with CHP, Fahe and VCDC creates VCC
Opens as CDFI with \$15 million from State of Virginia
Small 3 county micro-lender becomes statewide CDFI bringing capital to underserved areas
Jane Henderson becomes President & CEO
Originates 7 real estate loans over \$2.4 million

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

2006

2007

2008

2009

2010

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



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





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

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

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

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

2012

2013

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



**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

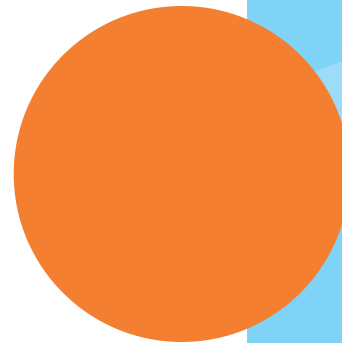
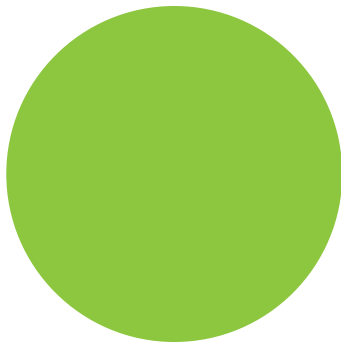
The retention and growth of productive, living-wage work

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



**ENERGIZED
PLACES**

A Venn diagram with three overlapping circles. The top-left circle is green and labeled 'ENERGIZED PLACES'. The top-right circle is orange and labeled 'JOBS'. The bottom circle is blue and labeled 'QUALITY OF LIFE'. The central area where all three circles overlap is a darker blue and labeled 'VIBRANT COMMUNITIES'. The background consists of light blue diagonal rays emanating from the center.

JOBS

**VIBRANT
COMMUNITIES**

**QUALITY
OF LIFE**

A photograph of two workers, a woman and a man, in a factory setting. They are both wearing red polo shirts with a white logo, white hairnets, and safety glasses. The woman is also wearing blue gloves. They are holding and inspecting small blue containers. In the background, there is a conveyor belt with brown objects and industrial machinery.

Jobs Created
and Saved in
Virginia

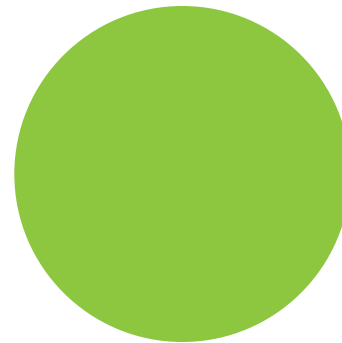
4,997

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

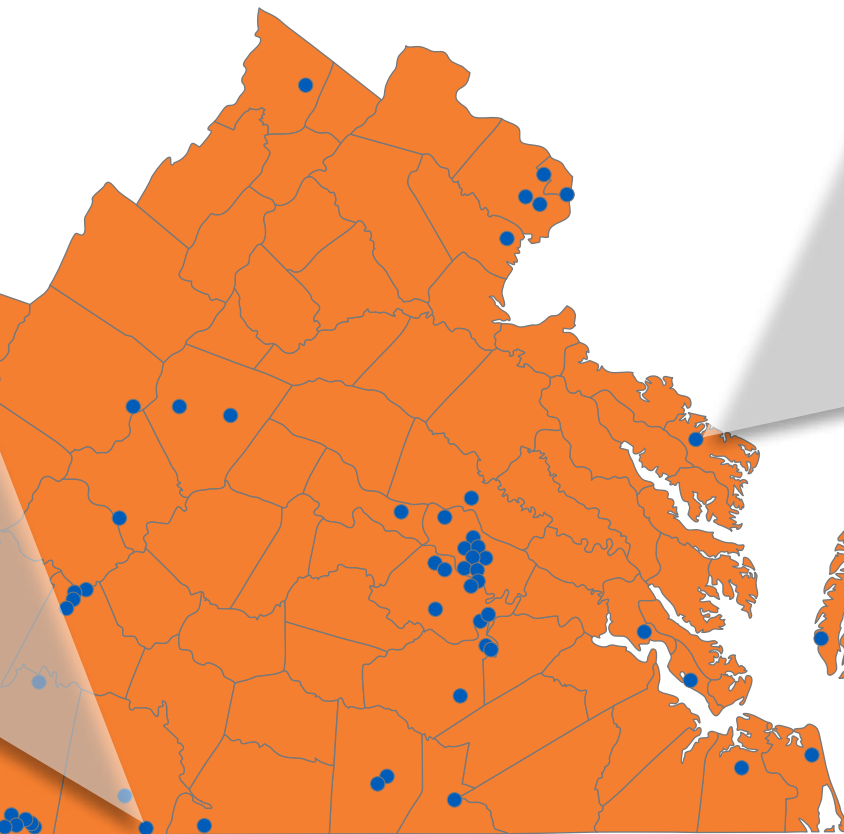
Representing an historically underserved population in Virginia, the Sappony Indians purchased what is now High Plains Construction which specializes in finish carpentry—installing windows, doors, trim, stairs, and cabinets. Innovative financing in the form of acquisition funding and working capital 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.



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."

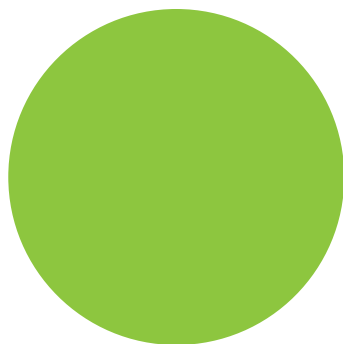
**Janaka Casper, President & CEO,
Community Housing Partners**

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.





Healthcare
Facilities

9

Enhancing quality of life across Virginia

Blue Ridge Medical Center

Nelson County

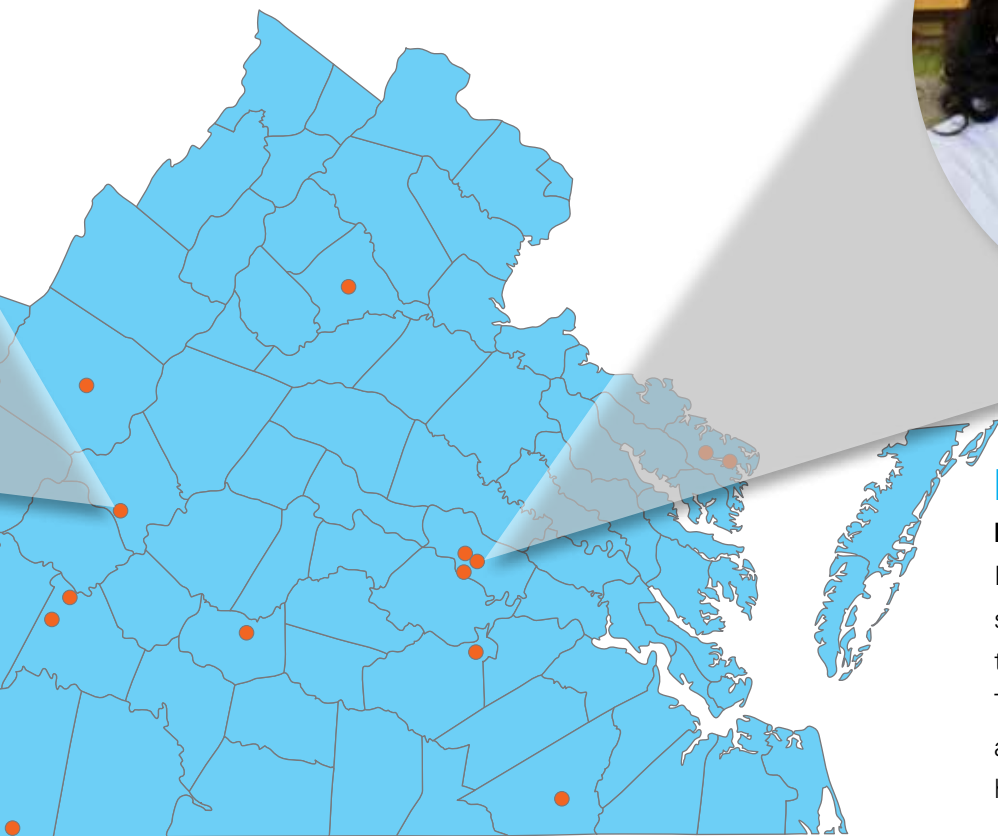
The new 28,600 square foot facility delivers first-ever pediatric care and expands behavioral health, pharmacy and other dental and medical services. As a medically underserved area, this is a vital health care provider to this rural community.



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

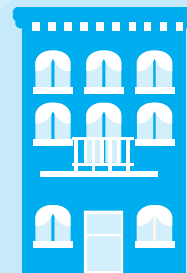


business and housing spaces
created or rehabbed

7.0
million
square
feet

affordable housing
units financed

4,719



jobs created
and retained

4,997



9
health
care
facilities
funded



11

loans addressing
food access



hours of free advising

14,344

organizations impacted



7,242
MWh of
clean energy
produced

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



Square Feet of
New or Rehabbed
Housing & Commercial
Space in Virginia

7 million

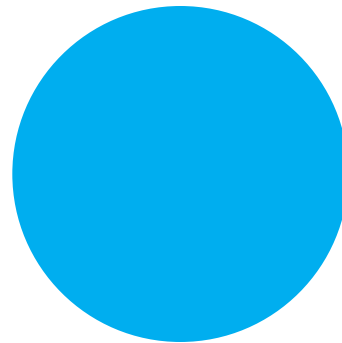


ENERGIZED PLACES: Floyd

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

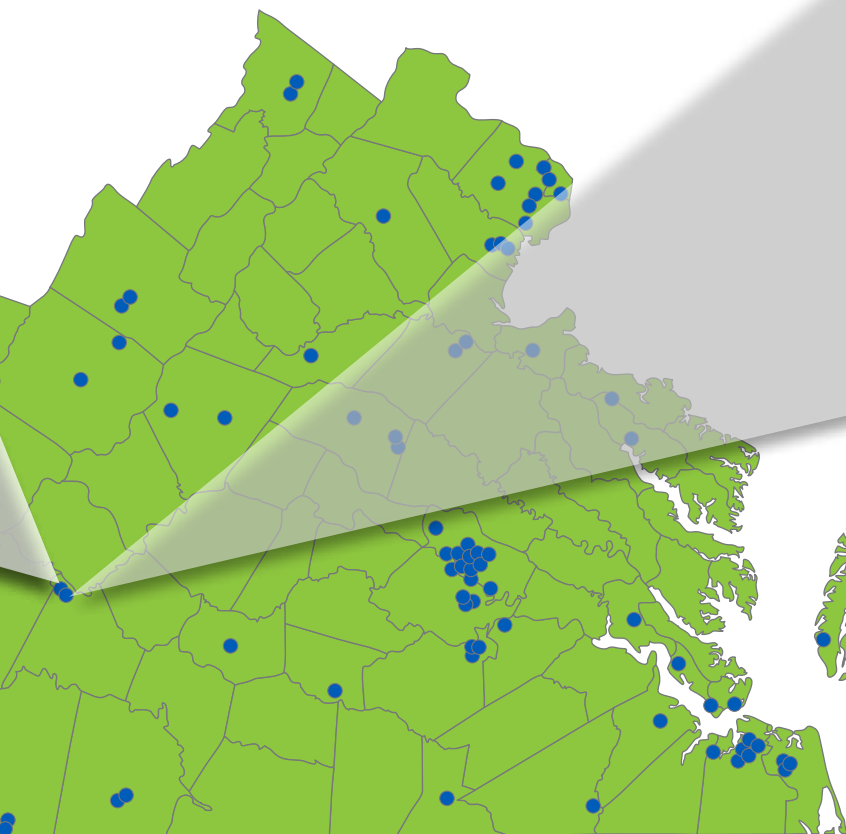
Once the fifth largest shoe company in the world and a major regional employer, Craddock Terry closed, along with other manufacturing in Lynchburg, creating empty buildings downtown. Now converted to the Craddock Terry Hotel and Event Center, it has 44 rooms, restaurants, and a small brewery. With 84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

**Growth of impact
investing in Virginia**

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

**New energy
efficient financing
options**

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

**Leverage an additional
10x:
Accelerating vibrant
communities**

"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**



**Learning with
others nationally**

**Attract additional
resources from
outside Virginia**

**More health centers
revitalized in medically
underserved
neighborhoods**

**Social
enterprises**

**Even more Virginians,
agencies, foundations
and businesses linking
to our mission—with
investments of their
hearts, heads and
pocketbooks**

"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

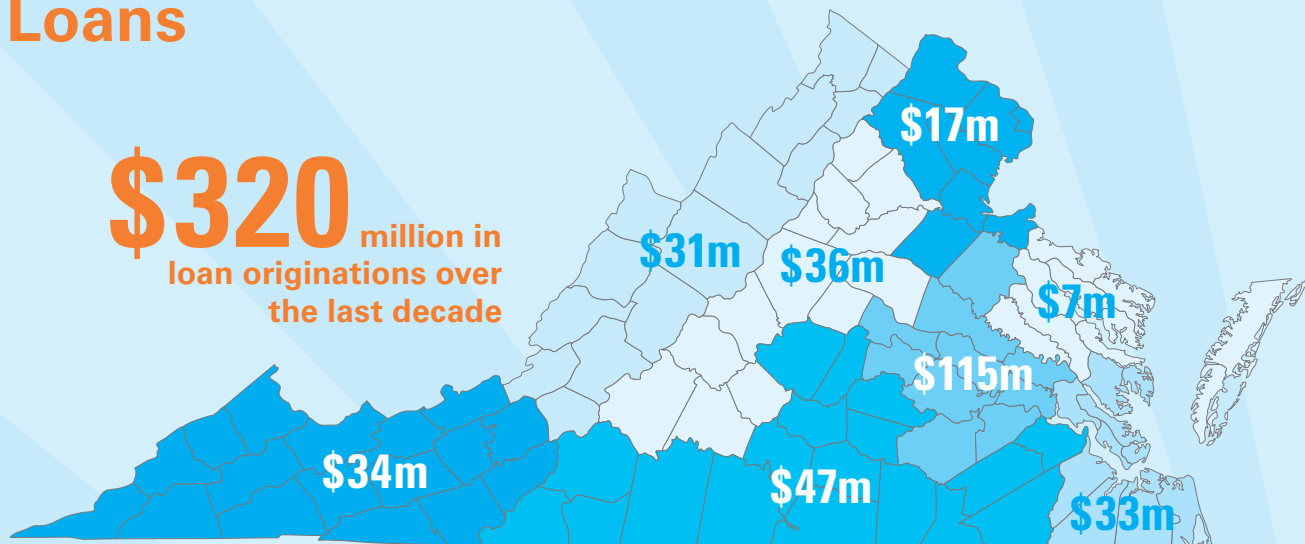
"Access to nutritious, healthy food is a key component of maintaining a productive workforce. Bridge loans allow entrepreneurs to meet a need that other lenders often can't."

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

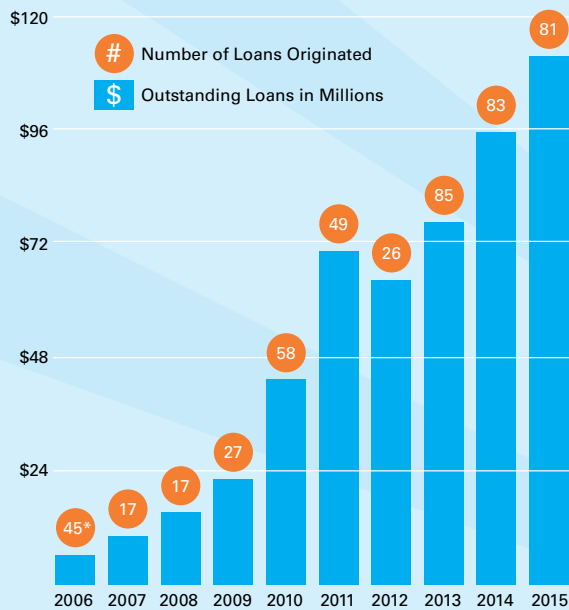


Loans

\$320 million in
loan originations over
the last decade



Loan volume



* includes assumed loans

Rural

22%

78%

Urban

Community
facilities

11%

30%

59%

Small
business

Affordable
housing and
real estate

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 **\$5,870**
 2008 2015



Capital coming into Virginia over 10 years

Lending capital
\$45.7 million

Grants
\$6.6 million

\$115.2m

Social deposits
\$62.9 million

Full financial reports available at www.vacommunitycapital.org

Board of Directors



Gregory Fairchild
E. Thayer Bigelow Associate
Professor, University of Virginia,
Darden Graduate School of Business



Robert Gilliam, Jr.
Retired Bank President & CEO



Dixon Hanna
Retired Associate
Provost, Virginia Tech



James Harkness
Retired Bank President & CEO



Jane Henderson
President & CEO, VCC



Florence Kingston
Director, Department of
Development, City of
Newport News



Chuck Mills
CEO, Salera Employee
Benefits Solutions



Mary Dwyer Pembroke
Director and Senior Counsel,
Government Relations, Discover



William Shelton
Director, VA Department of Housing
and Community Development



Alvin Smuzynski
Retired President and CEO, Wesley
Housing Development Corporation

Directors Emeritus



Kenneth Daniels
Professor of Finance, Virginia
Commonwealth University
School of Business



Sandy Fitz-Hugh
Kaufman and Canoles Consulting



Michael Schewel
Attorney (Partner),
McGuire Woods LLP

Community Advocate Council



Lisa Atkinson
Deputy Director of Community Development, Virginia Department of Housing and Community Development



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



Shannon Blevins
Director of Economic Development, University of Virginia's College at Wise Resource Center



Todd Christensen
Executive Director, Southwest Virginia Cultural Heritage Foundation



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



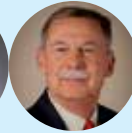
Bob Adams
Advisory Support
Consultant



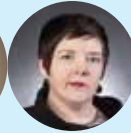
Jessica Alley
IT Manager



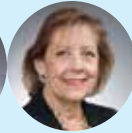
Orlando Artze
Program
Consultant



Neal Barber
Community
Consultant



Diana Berry
Portfolio
Analyst



Candace Branch
Credit
Underwriter



Tom Bridgeman
Director of
Operations



Kim Burchette
Human Resources
Manager



Julia Calamita
Credit Analyst



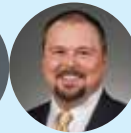
Ann Call
Loan Support
Specialist



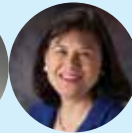
Ed Chin
Chief Risk
Officer



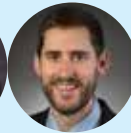
Ashley Coleman
Financial
Reporting Manager



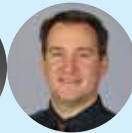
Clyde Cornett
Chief Financial
Officer



Dawn DeHart
Senior Loan
Officer



Chris Dimotsis
Loan Officer



Jeff Dobson
Data Programmer



Roberta Douma
Chief Human
Capital Officer



Angela Elliott
Corporate
Governance
Administrator



Paige Estes
Administrative
& Marketing
Assistant



Candice Evans
Portfolio
Specialist



Terri Faw
Senior Loan
Closer



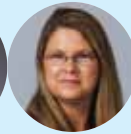
Leah Fremouw
Community
Programs
Manager



Randy Gonzales
Portfolio
Manager



Bill Greenleaf
Loan Officer



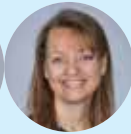
Dawn Harrell
Customer Sales
& Service Rep



Jane Henderson
President & CEO



Matthew Ho
Loan Closer



Wendy Jay
Accountant



Monique Johnson
Senior Loan
Officer



Tammy Johnson
Accounting
Manager



Thresa Joyce
Senior Loan
Officer



Pat Kietzman
Manager of
Administration



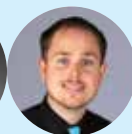
Peter Klemz
Community &
Impact Analyst



Teri Lovelace
Chief Impact
Officer



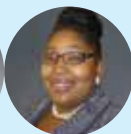
Daryll Morgan
Ten Year
Anniversary
Coordinator



Thomas Nelson
Operations/
Compliance
Assistant



Caroline Nowery
Community
Investments
Manager



LaTilda Owens
Small Business
Consultant



Zachary Petry
Loan Officer



Shaun Rai
Loan Officer



Janita Rucker
Office Manager/
Customer Sales &
Service Rep



Martha Shifflett
Senior Loan
Officer



Anastasiya Trofimova
Office Manager/
Customer Sales
& Service Rep



Wayne Waldrop
Chief Lending
Officer



Teresa Walker
Savings &
Deposits
Manager



James Wallace
Fresh Foods
Advisor



Lorie Williams
Loan Operations
Specialist



Terri Wright
Loan Operations
Manager



Toni Young
Administrative
Assistant



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.



Jane N. Henderson
President & CEO

Dixon B. Hanna
Chairman of the Board

A handwritten signature in black ink, reading 'Jane N. Henderson'.

A handwritten signature in black ink, reading 'Dixon B. Hanna'.

OH, The Places We’ll Go...

Production Credits

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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.



Let's do **EVEN** more together

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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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