

# Diverse and Inclusive Innovation in Equitable Economic Development Capital

*Leadership North Carolina 2024*



# Who is CSBDF: Our Core Work



A 34-Year-Old North Carolina Not-for-Profit Corporation



14 years of lending; 4 years of grantmaking; 11 years as a CDFI



Engage in small business technical assistance and policy research work for stakeholders



Partners include for-profit, not-for-profit and governmental entities

# What We've Done: Historical Outcomes

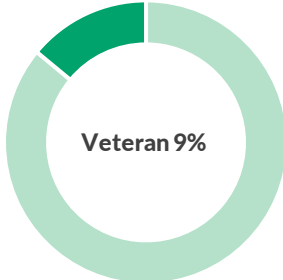
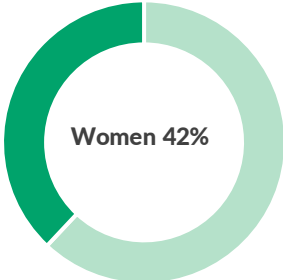
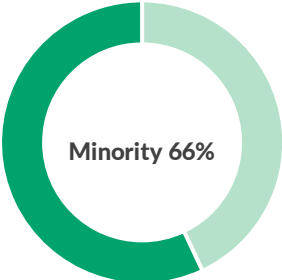
\$112.4M

total investment



1,244      1,791

loans and grants



5,090

total jobs in the state



\$647,165

earnings per loan



# Creating Impact from our Outcomes: 2021-2024 Strategic Plan

## Strategic Plan Area 1

- Successfully attract historically underserved small businesses, with an increasing emphasis on businesses in high growth sectors and provide them with affordable capital.

## Strategic Plan Area 2

- Consistently understand and meet the business development needs of historically underserved small businesses at various stages of their development.

## Strategic Plan Area 3

- Position CSBDF as a well-known leader and valued practitioner who intentionally drives broader community and economic development through small business growth and sustainability.

## Strategic Plan Area 4

- Improve CSBDF's self-sufficiency by creating a diverse asset portfolio with financial ratios that exceed industry standards.
- Maintain existing and cultivate new relationships with financial partners who provide CSBDF with affordable capital and/or receive services from the organization.

# Recent Activities and Accolades



Only CDFI Represented on the International Economic Development Council (IEDC) Board of Directors



2022: #1 SBA Community Advantage Lender in NC  
2023: #1 CDFI in the State of NC in SBA 7(a) lending; #22 overall



Regular contributor to Federal Reserve Bank, Dogwood Health Trust, FDIC, Opportunity Finance Network presentations and publications



Charter Spectrum NC Partner for Debt Capital Investment in NC



Public sector loan and grant fund manager for Mecklenburg County, Durham City and County, City of Raleigh and State of NC

# Call to Action!!!

**Connect with  
CSBDF to Help  
Drive Economic  
Development in  
Your Community**