

About Us

Institute Capital provides debt and investment capital to affordable housing developers, community-based development organizations (CBDOs) and small businesses.

What We Do

We provide strategic lending and investment for community economic developers and businesses that create jobs, promote economic growth, and facilitate the development of affordable housing and community revitalization, particularly in low-resource areas.

 **\$620M**
Commercial Development & Housing

 **\$115M**
Capital Investment

 **\$22M**
Grant Capital Deployed



 TheInstituteNC.org/ICAP/

 Funding@TheInstituteNC.org

 (919) 956-8889

 114 West Parrish Street
Durham, NC 27701

  Institute Capital

AREAS OF FOCUS

ICAP's footprint includes the Carolinas, Virginia, West Virginia, Kentucky, and the DC Metro area (includes Maryland).



Affordable Housing



Small Business Lending



Community Development Investing



HBCU Business Collaborative

OUR SERVICES

1

ICAP Microloans

Our loans range from \$10K-50K, term from 12-42 months. Purpose of loan can be working capital, fixed assets, upfit on commercial space. Market rate. Application fee 1% through 3%.

2

Bridge Loan

Short term loan to use for cashflow during construction, rehab, or pre-development. This loan is typically paid out through permanent financing. Maximum term 18 months. Market rate.

3

Term Loan

Loans with principal and interest repayment, eligible uses working capital, real estate purchase, fixed assets and debt refinance. Maximum term 60 months. Maximum loan-to-value 90% Market rate.

4

Greensboro Housing Fund Loan

ICAP's financing helps developers build single and multi-family affordable housing units for low-income families. ICAP's housing loans allow for pre-development, rehabilitation, and gap funding for single and multi-family affordable housing. City of Greensboro only.

5

Agribusiness Lending

Provides capital to minority farmers in rural communities.

AFFILIATIONS



OPPORTUNITYFINANCE
NETWORK





ICAP SUPPORTERS AND PARTNERS



African American Alliance of CDFI CEOs
Appalachian Community Capital
Asheville Chamber
Aspen Institute
Association of Women's Business Centers
Banc of California
CDFI Fund
City of Charlotte
City of Durham
City of Greensboro
CornerSquare Capital
Dogwood Health Trust
First Bank
First Citizens Bank
First Horizon Bank
Greater Durham Black Chamber of Commerce
Housing Partnership Network

National Association for Latino Community Asset Builders (NALCAB)
National Institute of Minority Economic Development
NC Rural Center
Opportunity Finance Network
Partner Community Capital
Pinnacle Bank
PNC Bank
Self Help
State Small Business Credit Initiative (SSBCI)
Truist Bank
US Bank
US Small Business Administration (SBA)
VA CDFI Coalition
VA State Small Business Credit Initiative (SSBCI)

PROGRAMS AND RESOURCES



Institute Capital (Charlotte)

916 W 5th St
Charlotte, NC 28202
Funding@TheInstituteNC.org

Institute Capital (Asheville)

46 S Market St
Asheville, NC 28801
Funding@TheInstituteNC.org

Center for Strategic Partnerships (CSP)

916 W 5th St
Charlotte, NC 28202
(919) 956-8889
Info@TheInstituteNC.org

Institute Community Development Initiative (ICDI)

114 W Parrish St
Durham, NC 27701
(919) 956-8889
ICDI@TheInstituteNC.org

Women's Business Center of Charlotte (WBCC)

916 W 5th St
Charlotte, NC 28202
(704) 509-5884
WBC-Charlotte@TheInstituteNC.org

Women's Business Center of The Triad (WBCTRIAD)

900 E Washington St
Greensboro, NC 27401
(252) 377-4874
WBCG@TheInstituteNC.org

Women's Business Center of North Carolina (WBCNC)

114 W Parrish St
Durham, NC 27701
(919) 956-8889
WBCAdmin@TheInstituteNC.org

Women's Business Center of Central Virginia (WBCCentralVA)

1500 N Lombardy St
Richmond, VA 23220
(919) 225-8339
WBC-Richmond@TheInstituteNC.org



TheInstituteNC.org/ICAP/

Funding@TheInstituteNC.org

(919) 956-8889

114 West Parrish Street
Durham, NC 27701

Institute Capital

DOWNLOAD HERE



CONNECT WITH US

