

BCF: What We Make Possible



“ BCF has been more than a lender — they've been a true partner in our growth journey. Their partnership has been instrumental in helping us scale from a promising startup to a national retail brand. **BCF truly understands what it means to invest in small business growth.**

— Joshua Esnard, CEO and Founder, *The Cut Buddy*

**\$236
MM**

875

7,700

1,000

Growth capital
deployed

Small business
lending clients

Jobs created
or sustained

Small businesses
receiving capacity
building each year



Investing in small business growth

Many of our nation's greatest achievements began with good faith and a loan. They remind us that we're a nation built on the promise of economic opportunity. Yet for many small business owners, that promise isn't realized.

Business growth is tied to access to capital and support networks. Yet research shows that small business owners don't experience equal access to these critical resources.

That's where BCF comes in.

Who we are + our unique purpose

BCF is a Community Development Financial Institution (CDFI) that connects historically underserved entrepreneurs to capacity building and capital to advance a more inclusive and equitable business environment.

BCF is a national, procurement-focused CDFI. Unlike most CDFIs, BCF can issue loans up to \$1MM and is authorized to lend throughout the U.S. Our clients are B2B firms operating in corporate and government supply chains.

Did you know?

More than half of CDFIs that lend to small businesses rely on funding partners in order to offer loans to clients at accessible interest rates.

What our funding partners help us achieve



BCF provides working capital and flexible financing to help small businesses fulfill contracts and invest in their growth, and we offer hands-on technical assistance, financial coaching, and back office support to prepare businesses for procurement success.

We partner with corporations to support economic growth in communities across the U.S. where they have customers and business hubs via:

- Commitments to community reinvestment: banks lend to small businesses in local communities from which they take deposits, strengthening economies and increasing economic activity
- Sourcing for integrated growth: corporations incorporate small businesses in their supply chains to increase economic resiliency in communities that buy their products and services

Powered by the investment of our partners and a keen understanding of our clients' needs, BCF also provides:

1:1 borrower coaching

credit remediation support

grants to support closing costs

90-day personalized plans

corporate network introductions

Join BCF and our network of partners in unlocking economic opportunity for businesses, communities, and families across the country.

