# ICOOH WAYS TO GET STARTUP CAPITAL

a West Virginia entrepreneur's toolkit



researched and compiled by WV Forward

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# → OVERVIEW

West Virginia's startup culture is on the cusp of something big. With recent fast-paced, coordinated and opportunistic action, West Virginia is flipping the script on how it will develop its economic opportunity.

In order to find sustainable pathways for business growth, entrepreneurs must consider what type of capital best suits each stage of business development. This guide offers more than 100 ways a West Virginia entrepreneur can find the necessary capital to help achieve success.

By leveraging the startup and investment expertise of WV Forward partners, this guide offers a starting point and an ata-glance overview of capital resources to help West Virginia innovators navigate funding options for their businesses.

By spotting gaps in capital sources and lighting up national trends like social impact investing and opportunity zone funds, WV Forward aims to add value to the state's startup community.

# → METHODOLOGY

This guide is not comprehensive and only draws from publicly available information. The capital resources do not include common traditional lenders like banks nor venture capital firms that would generally encourage relocation to their area. Finally, this list focuses only on direct funding sources that would support for-profit entities in West Virginia.

A 2019 version of this toolkit will include entrepreneurial assistance programs located across the state.

Additions or edits can be submitted by emailing wvforward@mail.wvu.edu.

An online version of this toolkit is available at wvforward.wvu.edu.

# → CONSIDERING YOUR CAPITAL OPTIONS

For entrepreneurs making initial financing plans for operations, it's common to consider: "What capital sources are available to support my business venture or product?"

**GRANTS** are an advantageous early form of money, which requires simply time in preparing a good application.

**EQUITY** investors will take an ownership stake in a company in exchange for helping it grow more rapidly.

**DEBT** options help further finance growth, at a cost, without giving up further ownership.

# $\rightarrow$

# **CAPITAL FOR PRE-REVENUE COMPANIES**

These types of companies are early in formation and may not have any sales so far. Not having revenue to report does not indicate current or potential company value, however only certain capital providers are willing to fund a pre-revenue company. Grants and equity investors are the likely capital sources available for this stage of company.

# → CAPITAL FOR REVENUE-GENERATING COMPANIES

Once a company can show a real revenue stream, additional capital sources open up. Debt becomes a financing option — payments are expected to begin immediately, which is why revenue is generally required. Additional classes of equity investors and grant opportunities open up as traction is shown over time.

# $\rightarrow$ 100+ WAYS TO GET STARTUP CAPITAL

# GRANT OPPORTUNITIES FOR WEST VIRGINIA SMALL BUSINESSES

Grants are advantageous for an early-stage venture because there is no need to give up ownership in the company to acquire needed capital. Even though grant applications take time and effort to diligently complete, the process of defining the business model will be helpful. If the application is successful, it can build credibility with future funders as well.

# Targeting small businesses

# 1. West Virginia University Demo Day

Demo Day offers the opportunity for all WVU students, faculty, staff and members of the community to showcase their innovative ideas, products or ventures and compete in a cashaward pitch competition.

#### Benefits

Receive up to a \$1,000 in grant funding.

#### Grant award target characteristics

The business venture or product must show the power of solving problems and embracing ideas to create a new company or investment opportunity that shows signs of business preparedness and market opportunity.

For more information ideahub.wvu.edu/demo-day

2. Robert C. Byrd Institute Agriculture Technology and Innovation Student Competition

West Virginia 7th-12th graders can pitch in a competition that encourages innovation and problem-solving in agriculture and food production fields.

Benefits

Receive up to \$500 in grant funding.

# Grant award target characteristics

Winning ideas relate to agribusiness, plant and animal systems, resources management, power, structural and technical systems, and food products and processing systems.

For more information Point of contact: Tina Metzer Phone: **304-490-9308** Email: tina.metzer@easternwv.edu rcbi.org

# 3. Robert C. Byrd Institute Early Stage Funding

RCBI provides a number of funding options for new companies and entrepreneurs.

Benefits

Receive early-stage grant funding and other in-kind assistance.

# Grant award characteristics

West Virginia companies who need assistance with early working capital needs for prototyping, marketing, and other needs.

For more information rcbi.org/index.php/economic-development/early-stage-funding

# 4. Governor's Guaranteed Workforce Program

This program answers the call for funding for West Virginia businesses who need help re-training employees who have been displaced by shifts in market forces.

#### Benefits

Receive funding to help re-train and up-skill employees to meet your business needs.

# Grant award target characteristics

Must be pre-approved to receive employee training assistance funding.

For more information Phone: 304-558-2234 wvcommerce.org/business/workforcewv/employers/training

# 5. Wheeling Heritage Foundation's Show of Hands Grant

An annual public pitch presentation where the fan favorite winner is chosen with audience participation.

Benefits

Receive between \$1,000 - \$25,000 in grant funding.

Grant award target characteristics

For Wheeling, WV, based companies.

For more information wheelingheritage.org/show-of-hands

# 6. U.S. Department of Agriculture's Value Added Producer Grants

These grants provide working capital to food companies for operating costs like marketing expenses or inventory.

# Benefits

Receive between \$75,000 - \$250,000 in grant funding.

# Grant award target characteristics

Targeted grantees include independent producers and groups like farmer or rancher co-ops that are producing and marketing value-added agricultural products.

For more information Point of contact: Kris Warner, West Virginia State Director Phone: 304-284-4860 rd.usda.gov/programs-services/value-added-producer-grants

# 7. FedEx's Small Business Grant

A grant competition for entrepreneurs with innovative ideas and products.

#### Benefits

Receive between \$1,000 - \$25,000 in grant funding.

#### Grant award target characteristics

The grant application is open to for-profit businesses that have been operating for at least six months, with no more than 99 employees.

Previous winners include an eco-friendly alternative to plastic water bottles, a saffron/spice provider and a company that produced teddy bears in military uniforms that help children fall asleep.

For more information Email: grantquestions@fedex.com smallbusinessgrant.fedex.com/#/

# 8. Visa Everywhere Initiative Grants

This grant is focused on startups relevant to Visa's business, with a product in market, showing sales and investment traction.

#### Benefits

Receive between \$1,000 - \$50,000 in grant funding.

#### Grant award target characteristics

The application seeks startups that can help merchants drive greater loyalty and customer conversion, how startups can help small and medium businesses accept digital payments and other digital solutions, and how startups can augment their products with voice, messaging and AI solutions.

For more information usa.visa.com/visa-everywhere/everywhere-initiative/initiative.html

#### 9. LendingTree Grants

These grants focus on funding solutions to help communities grow and prepare for the future.

#### Benefits

Receive between \$5,000 - \$50,000 grant award range.

#### Grant award target characteristics

The application seeks passionate, growth-minded and communitycentric candidates. The most recent winner is an educational company that focuses on STEM and leading K-12 students through hands-on activities to prepare them for the future.

For more information Email: affiliates@lendingtree.com lendingtree.com/business/grant

# 10. Chase Mission Main Street Grants

This grant focuses on small businesses, products and mission oriented ventures.

# Benefits

Receive between \$5,000 - \$250,000 in grant funding.

# Grant award target characteristics

Past winners include a company that helps veterans find jobs after returning home (focused on the cyber and IT industry), a company that provides technical training to those in the healthcare field, a specialty grocery store and a mountain bike producer.

For more information Phone: 212-270-6000 jpmorganchase.com/corporate/news/stories/ mission-main-street-grants.htm

# 11. National Association of the Self-Employed's Growth Grants

This grant focuses on the businesses of NASE's entrepreneurial membership.

Benefits

Receive between \$1,000 - \$4,000 in grant funding.

# Grant award target characteristics

Applicants must be National Association for the Self- Employed members in good standing who demonstrate a business need that can be fulfilled by the grant. The application must show how the grant will improve business growth and long-term success.

For more information Email: grants\_scholarships@nase.org nase.org/Membership/Benefits/Growth\_Grants.aspx Targeting high-tech companies

# 12. TransTech Energy Conference Pitch

Annually held in Cannonsburg, PA, this "new energy" technology conference holds a pitch competition for tri-state startups.

Benefits Receive \$30,000 in grant funding.

Grant award target characteristics

The competition is aimed at research and development firms that are solving emerging problems with transitional energy technology.

For more information transtechenergy.wvu.edu

#### 13. U.Pitch

This Chicago-based pitch competition is aimed specifically at current and recent college student entrepreneurs.

**Benefits** 

Receive between \$500 - \$7,500 in grant funding.

Grant award target characteristics

Current and aspiring U.S. startup founders can present their unique product ideas and business models via a brief (140 characters or less) description and a 90-second pitch video explaining the idea.

For more information futurefounders.com/startup/upitch

# 14. Hello Tomorrow Global Challenge

This visionary science and technology startup competition is designed specifically to address the needs of deep-tech entrepreneurs across several different industries and technologies.

Benefits

Receive between \$15,000 - \$100,000 in grant funding.

Grant award target characteristics

This grant focuses on companies doing transformative work in the fields of aeronautics, data, AI, digital health, energy, food, agriculture, environment, global health, biotech, industry 4.0, new materials, mobility, space and well-being.

For more information hello-tomorrow.org/startups

# 15. U.S. Small Business Innovation Research Grants (SBIR)

This grant is meant to help include businesses in the federal government's research and development community.

Benefits

Receive between \$5,000 - \$1,000,000 in grant funding.

Grant award target characteristics

This grant supports domestic small businesses engaging in federal research and development that has the potential for commercialization.

For more information sbir.gov

# 16. U.S. Small Business Technology Transfer Grants (STTR)

STTR encourages technology transfer from research institutions to private companies engaging in high tech commercialization.

# Benefits

Receive between \$5,000 - \$1,000,000 in grant funding.

# Grant award target characteristics

STTR grants are awarded to companies partnering with research institutions to commercialize technology. Both parties must establish an intellectual property agreement detailing the allocation of IP and rights to carry out follow-on research, development or commercialization activities.

For more information sbir.gov

#### Targeting women- and veteran-owned businesses

# 17. SBA's InnovateHER Challenge

This grant focuses on having an impact in the lives of women and girls.

Benefits

Receive between \$5,000 - \$40,000 in grant funding.

#### Grant award target characteristics

The focus is on products and services that have a measurable impact on the lives of women and families, have the potential for commercialization and fill a need in the marketplace.

For more information Point of contact: Kathleen McShane, Asst. Administrator Email: womenbusiness@sba.gov sba.gov/offices/headquarters/wbo/resources/1465581

# 18. WomensNet's Amber Grants

This grant focuses on passionate and savvy women entrepreneurs.

Benefits

Receive between \$1,000 - \$11,000 in grant funding.

Grant award target characteristics

While business details are vital, this grant focuses on women who believe in what they're doing.

For more information ambergrantsforwomen.com

# 19. The Halstead Grant

This jewelry business focused grant is unique.

Benefits

Receive between \$1,000 - \$7,500 in grant funding.

#### Grant award target characteristics

Targeting women business owners who make and sell jewelry, each summer Halstead awards a grant to a new jewelry designer working primarily in silver.

For more information Phone: 800-528-0535 grant.halsteadbead.com 20. Eileen Fischer Foundation's Women-owned Business Grant

This grant targets products and solutions for women's personal transformation.

Benefits

Receive between \$1,000 - \$10,000 in grant funding.

Grant award target characteristics

Particularly interested in programs that encourage self-discovery and personal transformation, help women or girls find their inner strength and trust intuition or address any phase of a woman's or girl's life.

For more information Phone: 800-445-1603 eileenfisher.com/grants-overview

# 21. Huggies' MomInspired Grants

Here's a grant that focuses on funding 'mom'preneurs and their business dreams.

Benefits

Receive between \$1,000 - \$12,000 in grant funding.

Grant award target characteristics

Provides business counsel and money to fund women-owned startups and new product innovations.

For more information huggiesmominspired.com

# 22. The McCormick Foundation's New Media Women Entrepreneurs Grants

This grant supports women entrepreneurs in the fields of news media and information.

# Benefits

Receive between \$1,000 - \$14,000 in grant funding.

# Grant award target characteristics

This grant provides seed funding for new women-led news ideas. It seeks to spotlight the creative assets of women to help address issues of opportunity, innovation, recruitment and retention of women in journalism.

For more information Point of contact: Jan Schaffer Phone: 202-885-8100 newmediawomen.org

# 23. StreetShares Commander's Call Veteran Business Award

Provides a finance products focused on the military and veterans market including small business grants, lines of credit, factoring, and social-impact investing.

Benefits

Receive between \$1,000 - \$5,000 in grant funding.

# Grant award target characteristics

This veteran-run and focused funding source based outside of Washington, D.C., offers unique financial products for America's veterans by capturing the social loyalty that exists within the military community and harnessing that trust to de-risk financial transactions.

For more information Phone: 800-560-1435 streetshores.com

# → EQUITY INVESTORS FOR WEST VIRGINIA COMPANIES

Building a great team with experienced and connected equity investors can be very helpful for a startup venture. Investors who can see a business opportunity and market will add value to a startup team. For their investment of money and time, they get an ownership stake in the company.

#### Targeting companies in West Virginia

# 24. Mountain State Capital

Connects portfolio companies to the customers, strategic partners and funders needed to grow.

Benefits

Receive between \$250,000 - \$1,500,000 investments.

#### Portfolio company characteristics

West Virginia's first and only small business investment corporation (SBIC) invests at the seed stage and has worked with many of the region's most prominent research universities, angel groups and seed funds.

For more information Point of contact: Matt Harbaugh Email: matt@mountainstatecapital.com mountainstatecapital.com

# 25. High Tech Consortium Foundation's INNOVA

INNOVA focuses on companies that can strengthen West Virginia's economy and build on its federal agency and contractor presence.

**Benefits** 

Receive between \$50,000 - \$150,000 investments.

#### Portfolio company characteristics

Looks for companies that are driven by knowledge, excellence and innovation, rooted in West Virginia values, with a proven plan to strengthen and diversify the state's economy.

For more information Phone: 877-363-5482 Email: info@wvhtf.org wvhtf.org

26. West Virginia Jobs Investment Trust's WVCAP Seed Capital Co-Investment Fund

This fund focuses on small companies in West Virginia, whether they are early or mature.

Benefits

Receive between \$10,000 - \$500,000 investments.

#### Portfolio company characteristics

Funds can be used for market and competitive analysis, design and development of prototypes or to hire key personnel.

For more information Phone: **304-345-6200** wvjit.org/contact-us

# 27. Bright Enterprises

This fund grew from the success of the Bright family businesses, and now it invests across West Virginia.

#### Benefits

Receive between \$50,000 - \$1,000,000 investments.

#### Portfolio company characteristics

Funds can be used for work capital growth capital by firms competing in large addressable markets.

For more information Point of contact: Brian Helmick brightwy.com

# 28. Tri-State Angel Investment Group

This fund provides venture capital to startup or expanding companies that can provide investors with an attractive financial return.

#### Benefits

Receive between \$50,000 - \$250,000 investments.

#### Portfolio company characteristics

Objectives are to create jobs and economic growth in the tristate region. In West Virginia, the group focuses on Wayne, Cabell, Lincoln, Putnam and Mason counties.

For more information Email: contact@tristateangelinvestment.com tristateangelinvestment.com Targeting companies within a region that includes West Virginia

# 29. RTP Capital Associates

This North Carolina Research Triangle based investor has a regional approach investing in tech-focused or execution-driven business models.

# Benefits

Receive between \$100,000 - \$3,000,000 investments.

# Portfolio company characteristics

RTP provides seed to early-stage technology companies with growth capital. An exit should be possible within 3-5 years.

For more information Email: info@rtpcapital.orgrtpcapital.org

# 30. Triangle Angel Partners

TAP invests in companies within a half-day's drive of Research Triangle Park, NC.

# Benefits

Receive between \$100,000 - \$500,000 investments.

# Portfolio company characteristics

Triangle Angle Partners fund high-tech startups with a strong market opportunity. Funds must be used to accelerate the company's achievement of key milestones that increase value. Fundable activities include product development, building sales and marketing infrastructure and hiring key executives.

For more information Email: info@triangleangelpartners.com triangleangelpartners.com

# 31. Contender Capital

Contender invests in early stage companies within the Research Triangle Park region.

# Benefits

Receive between \$100,000 - \$500,000 investments.

# Portfolio company characteristics

Focused on regional early-stage tech companies that are poised to become market leaders.

For more information Point of contact: Joe Velk Email: velk@contendercapital.com contendercapital.com

# 32. Solidarity Capital Group

Solidarity is a regional certified B Corp impact investment firm that funds economically sustainable social justice enterprises.

# Benefits

Receive between \$50,000 - \$250,000 investments.

# Portfolio company characteristics

Solidarity Capital is creating opportunities for people of faith and goodwill to finance social entrepreneurs serving marginalized people. Focus areas include community and economic development including real estate, sustainable agriculture including distribution and retailing, energy and environment, and social finance.

For more information Email: info@solidaritycap.com solidaritycap.com

# 33. Bull City Venture Partners

Bull City Venture Partners is an early, often first, institutional investor in tech startups.

#### Benefits

Receive between \$250,000 - \$2,000,000 investments.

# Portfolio company characteristics

Bull City will invest in seed and growth stage companies with experienced teams and entrepreneurs that have unique advantages. Focus areas include software, internet, mobile, health IT and e-commerce.

For more information Point of contact: Jason Caplain Email: jason@BCVP.com bcvp.com

# 34. Idea Fund Partners

Idea Fund Partners provides funding for dynamic young technology companies.

Benefits

Receive between \$100,000 - \$750,000 investments.

# Portfolio company characteristics

Focus areas include software, tech enabled services, materials technologies, medical devices and diagnostics.

For more information Point of contact: David Jones Phone: 919-808-4000 ideafundpartners.com

# 35. Bluetree Venture Fund

Bluetree is a regionally focused venture capital firm based in Pittsburgh, PA, investing in firms located within 250 miles.

#### Benefits

Receive between \$1,000,000 - \$5,000,000 investments.

#### Portfolio company characteristics

Bluetree targets early institutional investments in medical technologies, software and high-tech instrumentation companies demonstrating compelling tech, strong management teams and capital-efficient business models with clear opportunities for exit through strategic acquisition.

For more information Phone: 724-475-4538 Email: info@bluetreeventurefund.com bluetreeventurefund.com

#### 36. Adams Capital Management

This Pittsburgh-based venture capital firm targets firms needing midsize early investments.

Benefits

Receive between \$1,000,000 - \$5,000,000 investments.

#### Portfolio company characteristics

Focused on early-stage applied technology opportunities across the region.

For more information Phone: 412-749-9454 acm.com

# **37. Incline Equity Partners**

This Pittsburgh-based firm focuses on buyouts, corporate divestitures and minority recapitalizations.

# Benefits

Receive between \$5,000,000 - \$50,000,000 investments.

# Portfolio company characteristics

Focuses on companies with valuations of \$50 million - \$300 million where Incline can value-add with product alteration, technical sales, logistics, complex sourcing or category management. Targets consumer and industrial products with significant brand equity, unique value proposition, high margins; in particular, business services with high customer repeatability and recurring revenue.

For more information Phone: 412-315-7800 inclineequity.com

# 38. Draper Triangle Ventures

Draper Triangle is a Pittsburgh-based, early-stage investor.

Benefits

Receive between \$5,000,000 - \$50,000,000 investments.

# Portfolio company characteristics

Focused on companies where midwest values meet high-tech market solutions in software, robotics, medical devices, mobile applications or connected devices.

For more information drapertriangle.com

# **39. Tecum Capital Partners**

Tecum Capital is a midsize SBIC fund that focuses on making mezzanine debt and minority equity investments in companies with earnings before interest, tax, depreciation and amortization of at least \$2 million.

Benefits

Receive between \$3,000,000 - \$15,000,000 investments.

#### Portfolio company characteristics

Partners with other investors and management teams to facilitate recapitalizations, buyouts, generational transitions, acquisitions and other growth capital needs. Serves as a value-added resource to the management teams of portfolio companies in strategic planning, finances, operations, add-on acquisitions and growth financing.

For more information Phone: 724-602-4399 tecum.com

#### 40. PNC RiverArch Capital

Pittsburgh-based middle-market private equity firm that invests in privately-held companies headquartered throughout North America.

#### Benefits

Receive between \$10,000,000 - \$50,000,000 investments.

#### Portfolio company characteristics

Invests across a variety of industry sectors, including value-added distribution, specialized manufacturing, business and industrial

services, software, and tech-enabled services. Supports buyouts, recapitalizations, corporate divestitures and growth financings.

For more information Phone: 412-762-2245 pncriverarch.com/en/riverarch/index.html

Targeting Opportunity Zone investments across the U.S.

# 41. Savage Grant OZF

A West Virginia-based OZF focused on acquisitions, startups and commercial real estate.

For more information Point of contact: Patrick Farrell Phone: 800-480-7867 Email: info@savagegrant.com savagegrant.com/west-virginia-opportunity-zone-fund

#### 42. 1787 Capital OZF

A \$50 million mid-Atlantic and southeast U.S. focused OZF partnering with public agencies and officials on key redevelopment projects.

For more information Point of contact: Chris Jeter Phone: 646-283-7295 Email: chris@1787capital.com 1787capital.com

# 43. Access Ventures OZF

A \$100 million OZF focused nationally on operating businesses.

For more information Point of contact: Ross Baird Phone: 404-281-1254 Email: ross@accessventures. org accessventures.org

# 44. Affordable Housing OZF

A \$100 million nationally focused OZF targeting multifamily real estate developments.

For more information Point of Contact: Kim Miller Phone: 603-213-8620 Email: info@lihtcdev.com lihtcdev.com

# 45. EJF OZF

A \$300 million nationally focused real estate development firm.

For more information Point of Contact: Carter Henderson Phone: **703-875-9121** Email: InvestorRelations@ejfcap.com ejfcp.com/default.aspx

# 46. Garnett Station Partners OZF

A \$250 million southeast- focused OZF investing in commercial and residential real estate as well as hospitality, solar and operating businesses.

For more information Point of Contact: Alexander Peskind Phone: 646-957-0756 Email: opportunities@gsp-ozf.com gsp-ozf.com

# 47. Obsidian OZF

A \$100 million nationally focused OZF focused on solar.

For more information Point of contact: Allen Alley Phone: 503-245-8800 Email: aalley@obsidianopportunityfund.com obsidianopportunityfund.com

# 48. Opportunity Development Group OZF

A \$500 million OZF focused on real estate development in major gateway cities.

For more information Point of contact: Gavriel Kahane Phone: 646-849-3668 Email: gavriel@odgfund.com odgfund.com

# 49. OPZ Capital OZF

A \$500 million nationally focused commercial real estate OZF.

For more information Point of Contact: Craig Bernstein Phone: 240-731-1310 Email: cbernstein@opzcapital.com

Point of Contact: Jill Homan Phone: 202-695-3467 Email: jhoman@opzcapital.com opzcapital.com

# 50. Peachtree Hotel OZF

A \$100 million nationally focused hospitality OZF.

For more information Point of Contact: J. Dana Tsakanikas Phone: 404-497-4118 Email: dana@stonehillsc.com stonehillstrategiccapital.c3o6m

#### 51. Saxum OZF

A \$100 million northeast and mid-Atlantic OZF focused on value-added and opportunistic investments.

For more information Point of Contact: Chad DeBolt, Director of Investments Phone: **908-210-1045** 

#### 52. Sixty West OZF

A \$200 million nationally focused OZF targeting multifamily, mixed use, hospitality, retail, and office real estate.

For more information Point of Contact: Jason Cordon Phone: 404-304-0228 Email: jcordon@sixty-west.com

Point of Contact: Mike Ballard Phone: 702-467-0789 Email: mballard@sixty-west.com sixty-west.co

#### 53. Strategic OZF

A \$500 million nationally focused OZF targeting multifamily, hospitality, retail, office and solar investments.

For more information Point of Contact: Mike Fields, COO Phone: 404-963-6657 Email: IR@TheStrategicGroup.com

#### 54. Fundrise OZF

A Washington, D.C., based OZF real estate development crowdfunding platform.

For more information Point of Contact: Ben Miller Phone: 202-584-0550 Email: ben@fundrise.com fundrise.com

# 55. EJF Capital OZF

Washington, D.C., based OZF real estate development group.

For more information ejfi.com

56. Enterprise Community Partners OZF

A Columbia, MD, based OZF real estate development firm.

For more information enterprisecommunity.org

# 57. EquityMultiple OZF

A New York, NY, based OZF real estate development platform.

For more information Point of Contact: Watue Sowaprux Phone: 646-960-6144 Email: watue.sowaprux@equitymultiple.com equitymultiple.com

#### 58. North Country Growers OZF

A Berlin, NH, based OZF focused on agriculture real estate development.

For more information Phone: 617-484-3755 Email: rosen@americanagenergy.com americanagenergy.com

# 59. Alpha Capital Partners OZF

A Canonsburg, PA, based OZF real estate development firm.

For more information Phone: 412-212-0665 alphacapitalpartners.com

#### 60. Hypothesis Ventures OZF

An LA/Chicago/NYC based OZF with accelerator programs focused on opportunity zone companies.

For more information Email: team@hypothesisvc.com hypothesisvc.com

# 61. Wefunder OZF

A San Francisco/Boston based OZF equity and real estate crowdfunding platform.

For more information Email: hello@wefunder.com wefunder.com

#### 62. Revolution OZF

A Washington, D.C., based OZF startup investment group.

For more information Phone: 202-776-1400 revolution.com

#### 63. Goldman Sachs OZF

A New York, NY, based OZF focused on low income real estate development.

For more information goldmansachs.com

# 64. Sound West Realty Capital OZF

A Bremerton, WA, based OZF focused on real estate development.

For more information Phone: 877-277-7886 soundwestrc.com

# 65. Virtua Partners OZF

A Phoenix, AZ, based OZF real estate development firm focused on single-family and multifamily housing and hospitality.

For more information Point of Contact: Zachary Chavez Phone: 480-757-6503 Email: zachary@ virtuacapital.com virtuapartners.com

#### 66. Cresset Capital OZF

A Chicago, IL, based OZF real estate development firm focused on multifamily, office and other asset types.

For more information Point of Contact: Nick Parrish Phone: 312-429-2450 Email: nparrish@cressetpartners.com cressetcapital.com

# 67. OPZ Capital OZF

A Washington, D.C., based OZF focused on real estate development.

For more information Point of Contact: Craig Bernstein Email: cbernstein@opzcapital.com opzcapital.com

#### 68. Skybridge Capital OZF

A New York, NY, based OZF focused on real estate development.

For more information Phone: 212-485-3100 skybridge.com

#### 69. Normandy Real Estate Partners OZF

A Morristown, NJ, based OZF focused on real estate development.

For more information Email: info@normandyrealty.com normandyrealty.com

#### 70. Somerset Partners OZF

A Bronx, NY, based OZF focused on real estate development.

For more information Phone: 212-825-1300 Email: info@somersetpartnersllc.com somersetpartnersllc.com

# 71. Berkadia OZF

A New York, NY, based OZF real estate development firm.

For more information **berkadia.com** 

# 72. Capri Capital Partners OZF

A Chicago, IL, based OZF real estate development firm.

For more information capri.global

Targeting companies using online or remote incubation programs

# 73. Impact Growth

This delocalized incubation program is compatible with other accelerators, making it a flexible option for founders.

#### Benefits

Provides a combination of equity-free funding and VC capita to tech startups.

#### Portfolio company characteristics

Seeks growth-stage startups with a product already on the market.

For more information Email: info@impact-accelerator.com impact-accelerator.com

## 74. 1M/1M

This California-based online accelerator uses the network effect to amplify participant success.

## Benefits

Equity funding and wide-reaching, interconnected mentoring.

## Portfolio company characteristics

Aspires to help one million entrepreneurs achieve one million dollars in annual revenue across multiple tech verticals.

For more information 1m1m.sramanamitra.com

# 75. DreamIt Ventures

One of the 20 most-active incubators in the U.S.

Benefits

Helps entrepreneurs scale via securing capital and customers.

## Portfolio company characteristics

Partners with brands and corporations to help portfolio companies with pilot programs and tech advancement.

For more information dreamit.com/#meaningful-experience

## 76. 500 Startups

This firm has worked with over 3,000 founders to accelerate, grow and scale their businesses.

## Benefits

Receive \$100,000 in equity investment.

## Portfolio company characteristics

Invests in a diversity of startup founders and offers a four-month accelerator program that provides hands-on learning, office space and mentorship.

For more information **500.co** 

## 77. IBM

IBM encourages new businesses to grow and develop using their Watson platform and other tech.

## Benefits

Receive cloud credits for use in IBM's software development ecosystem.

## Portfolio company characteristics

Targets companies with business revenue in the last 12 months of less than \$1 million and less than 5 years old.

For more information developer.ibm.com/startups

Targeting social or environmental impact companies across the U.S.

## 78. Impact America

Invests in billion-dollar market opportunities that use technology to enhance the lives of all Americans.

Benefits

Receive between \$50,000 - \$500,000 investments.

#### Portfolio company characteristics

Impact America's mission is to engage recent graduates and college students to address community needs through collaborative efforts to promote change in the communities served.

For more information Point of Contact: Channing Kennedy Bethke Email: impact@impactamerica.com impactamerica.com

## 79. Village Capital

Village Capital invests in companies vetted through their nationwide accelerator network.

Benefits

Receive between \$50,000 - \$500,000 investments.

#### Portfolio company characteristics

Invest in extraordinary entrepreneurs that traditional venture capital firms often overlook. Focuses on investments in peerselected companies with a social or environmental mission sourced from Village Capital programs.

For more information Point of Contact: Allie Burns Email: info@vilcap.com vilcap.com

## 80. Sustain VC

Focuses on companies with dedication and commitment to social and environmental impact.

#### Benefits

Receive between \$500,000 - \$5,000,000 investments.

#### Portfolio company characteristics

Invests in early-stage, high- growth companies with strong, diverse and passionate management teams. Usually in post proof-of-concept stage with clear market traction, contracts, strategic partnerships, users, etc.

For more information Point of Contact: Justin Desrosiers Email: Justin@SustainVC.com sustainvc.com

## 81. Bain Capital Double Impact

Partners with companies that offer products, services or business models that can scale positive social impact.

#### **Benefits**

Receive between \$300,000 - \$2,000,000 investments.

#### Portfolio company characteristics

Focused on self-identified mission-oriented companies as well as more traditional businesses that create positive social impact related to sustainability, health and wellness, and community building. Makes buyout and control investments in lower middle market companies in North America.

For more information Point of Contact: Ernesto Anguilla Email: privateequityir@ baincapital.com baincapital.com

## 82. InvestEco

Investing in expansion-stage companies in North America that promote health and sustainability in the food and agricultural sector.

## Benefits

Receive between \$500,000 -\$2,000,000 investments.

## Portfolio company characteristics

Invests in companies that produce environmentally superior food and agricultural products or services. Typically have between 1 - 30 million in revenues. Goal is to make a strong financial return while supporting companies that are contributing to a healthier world.

For more information Point of Contact: Kasia Hulicki Phone: 416-304-1750 Email: info@investeco.com investeco.com

## 83. SJF Ventures

Provides expertise and networks in the clean tech, sustainability and tech-enhanced services sectors.

## Benefits

Receive between \$1,000,000 - \$10,000,000 investments.

## Portfolio company characteristics

Invests in fields including analytical software, mobile healthcare communication platforms, digitalized workflows and minority career outreach programs.

For more information Point of Contact: Cody Nystrom Phone: 917-693-4858 sjfventures.com

## 84. Arborview Capital Partners

Makes growth equity and venture capital investments in high growth, mission-oriented companies.

## Benefits

Receive between \$3,000,000 - \$10,000,000 investments.

## Portfolio company characteristics

Focuses on mission-driven fields such as water conservation, sustainable food production, health and wellness, and energy efficiency. Incorporates environmental, social and governance (ESG) metrics and analytics into investment decisions and portfolio management.

For more information Point of Contact: Roger Ballentine Phone: 301-215-8320 Email: info@arborviewcapital.com arborviewcapital.com

## 85. Birchmere Ventures

Funds innovative companies that make a positive impact while delivering strong returns for investors.

## Benefits

Receive between \$1,000,000 - \$20,000,000 investments.

## Portfolio company characteristics

With offices in Pittsburgh and San Francisco, Birchmere is focused on technology, financial services and software sectors. Current ventures include e-commerce, smart phone-based teaching tools for STEM students and navigation software.

For more information Email: businessplans@ birchmerevc.com birchmerevc.com

# 86. Core Innovation Capital

Invests in companies that deliver efficient, well-designed financial products that save people time and money, create upward mobility and scale broadly.

## Benefits

Receive between \$1,000,000 - \$5,000,000 investments.

## Portfolio company characteristics

Looks for technology improving transparency, reducing risk and leveling overhead costs.

For more information corevc.com

# 87. DBL Venture Capital

Uses a "double bottom line" investment strategy to invest in companies that can deliver top-tier venture capital returns while enabling social, environmental and economic improvement in the regions in which they operate.

## Benefits

Receive between \$5,000,000 - \$70,000,000 investments.

## Portfolio company characteristics

Accelerates innovation in a way that positively affects an organization's social impact, as well as its financial success. Focuses on clean tech, information technology, sustainable products and services and healthcare.

For more information dblpartners.vc

## 88. Encourage Capital

Building a community of investors, foundations, market-leading companies and nonpro its to deploy private capital into systemic solutions to the world's most pressing challenges.

Benefits

Receive between \$5,000,000 - \$20,000,000 investments.

Portfolio company characteristics

Seeks to change the way investment capital is used to solve critical environmental and social problems.

For more information encouragecapital.com

## 89. InvestEco

Focus is on high-growth North American companies that promote health and sustainability in the food and agricultural sector.

**Benefits** 

Receive between \$1,000,000 - \$5,000,000 investments.

#### Portfolio company characteristics

Focuses on renewable energy, water technologies, resource productivity technologies, efficient transportation solutions, health and sustainability in the food and agriculture sector.

For more information investeco.com

## 90. SJF Ventures

A national social impact investment firm focusing on the clean tech, sustainability and technology-enhanced services sectors.

## Benefits

Receive \$1,000,000 - \$10,000,000 investments.

## Portfolio company characteristics

Focused on analytical software, mobile healthcare communication platforms, digitalized workflows, minority career outreach programs and more.

For more information Point of Contact: Cody Nystrom Phone: 917-693-4858 ifventures.com

## 91. The Lyme Timber Company

Private timberland investment manager that focuses on the acquisition and sustainable management of lands with unique conservation values.

## Benefits

Receive equity investment for forestlands or related mitigation and conservation assets.

## Portfolio company characteristics

Current investments include timberlands companies across the U.S.

For more information Email: info@lymetimber.com lymetimber.com

## 92. Better Ventures

Seeks outsized returns by backing founders on a mission to solve the world's biggest problems.

#### Benefits

Receive between \$500,000 - \$5,000,000 investments.

## Portfolio company characteristics

Focuses on founders with the intellectual capacity and drive to build truly world-changing companies. Invests at the early stage in smart and resilient teams building disruptive technologies in the fields of education technology, gender equality, future of work, access to affordable care, aging and senior care preventative health, clean energy, closed loop systems and water analytics.

For more information **better.vc** 

## 93. North Sky Capital

Invests in companies that support sustainability and clean technology advances.

#### **Benefits**

Receive equity investments from one in a series of clean-tech funds.

#### Portfolio company characteristics

Focused on water, healthcare, renewable energy, corporate efficiency, built environment, energy management and storage, recycling and waste-to-value, transportation, pollution controls, sustainable agriculture and education.

For more information Point of Contact: Gretchen Postula Email: gpostula@northskycapital.com northskycapital.com

## 94. Rethink Education

Aims to transform the way that people learn by partnering with early and growth-stage ed-tech entrepreneurs.

## Benefits

Receive between \$50,000 - \$500,000 investments.

## Portfolio company characteristics

Rethink Education finds entrepreneurs creating new ways of teaching, of supporting students, of providing access and meaning to crucial data. Target companies are grounded in rigorous pedagogy with strong business models and proven product-market fit to ensure that they can scale.

For more information

Point of Contact: Michael Walden Phone: 914-683-8474 Email: info@rethink.vc rethink.vc/education

## 95. The Builders

Helps solve environmental and social problems through the profitable deployment of capital into conscious businesses.

## Benefits

Receive between \$50,000 - \$500,000 investments.

## Portfolio company characteristics

Makes investments around well-researched market themes where platform companies can be built. Focuses on conscious companies building a transformational business, aspirational culture, and an inherently profitable model with the potential to scale.

For more information Point of Contact: Tripp Baird Email: info@thebuildersfund.com thebuildersfund.com

# 96. Impact Assets' Small Enterprise Assis- tance Fund

Focused on small- and medium-sized businesses in growth stage.

Benefits

Receive between \$100,000 - \$1,000,000 investments.

Portfolio company characteristics

Focuses on clean technology, sustainable agriculture and small and medium business development.

For more information Point of Contact: Robert Vodicka Email: rvodicka@seaf.com impactassets.org

# 97. TriLinc Global

Invests in globally diversified opportunities that generate attractive returns as well as create positive social impact.

## Benefits

Receive equity investment to advance social and environmental missions.

# Portfolio company characteristics

Focuses on companies aligned with the UN's Sustainable Development Goals with ongoing commitment to ESG practices such as energy savings, waste reduction and water conservation or social policies such as fair hiring, compensation, maternity leave, community service and corporate donations.

For more information Phone: 310-997-0580 trilincglobal.com

# 98. Aqua Spark

A VC firm focused on marine and aquaculture investment opportunities.

# Benefits

Receive between \$250,000 - \$5,000,000 investments.

# Portfolio company characteristics

Focuses on companies with a strong and experienced management team that is financially committed to and rewarded by the company's success. Targets need a strong competitive position as a result of superior technology, innovative products, comparative cost advantage, established market position, significant barriers to entry or dominant distribution in their market.

For more information Email: info@aqua-spark.nlaqua-spark.nl

## 99. Atticventures

Helps digital businesses define their product and growth strategy and build their operations and revenues.

#### Benefits

Receive equity investment to advance social and environmental missions.

## Portfolio company characteristics

Current investments include a company that helps museums increase consumer engagement, a company that streamlines the processes of writing TV and a company that acts as a travel guide.

For more information Point of contact: Mark G. Johnson Email: info@atticventures.com atticventures.com

## 100. Pilot Mountain Ventures

Investing in companies that disrupt and create new markets.

## Benefits

Receive equity investment to advance social and environmental missions.

## Portfolio company characteristics

Focuses on scalable businesses with low costs and foreseeable exits. Industry agnostic, but mainly focuses on the technology and medical device sectors. Current investments include a high ankle repair company, a glaucoma treatment company and a company that blocks distractions across all platforms or devices.

For more information Point of contact: Steven Perricone Phone: 212-260-9158 pilotmtventures.comw

# ALTERNATIVE LENDERS FOR WEST VIRGINIA COMPANIES

The benefit of using debt as a finance tool is that you get to keep the equity of your company, paying interest on a loan instead.

## Targeting small businesses

## 101. CommunityWorks in West Virginia, Inc.

A community development financial institution that provides a variety of services to homeowners and member organizations.

Benefits

Receive between \$5,000 - \$100,000 loans.

Loan recipient characteristics

Offers innovative mortgage lending products, technical assistance, training and services.

For more information Phone: 304-965-2241 communityworkswy.org

102. Washington County Council on Economic Development — First Microloan of West Virginia

Focused on job-creating women, low-income, minority and veteran-owned businesses.

Benefits

Receive between \$5,000 - \$50,000 loans.

## Loan recipient characteristics

Funds opening or expanding West Virginia businesses, buying inventory, purchasing equipment or supplementing working capital.

For more information Point of contact: Tim James, Wheeling Loan Officer Phone: **304-604-3560** 

Point of Contact: Sam Payne Sr., Charleston Loan Officer Phone: 304-281-0488 washingtoncountypa.org/loan-programs/west-virginia-sba-microloan

103. U.S. Dept. of Agriculture's Rural Energy for America Program

Funds operational improvements for agriculture businesses.

Benefits

Receive \$1,500 - \$25,000,000 loans.

#### Loan recipient characteristics

Funds may be used for renewable energy systems or improvements such as biomass, geothermal, hydropower, hydrogen, wind generation, solar generation and ocean power generation.

For more information Point of Contact: Jesse Gandee Phone: 304-284-4882 rd.usda.gov/programs-services/ rural-energy-america-program-renewable-energy-systems-energyefficiency

# 104. AgFirst Farm Credit Bank

A nationwide network of 73 customer-owned lending institutions that support rural communities and agriculture with reliable, consistent credit and financial services.

#### Benefits

Receive between \$50,000 - \$1,500,000 loans.

#### Loan recipient characteristics

Focused on rural communities and agriculture businesses as well as home buyers.

For more information Phone: 800-845-1745 agfirst.com

## 105. Natural Capital Investment Fund

A community development financial institution that lends and provides advisory services to businesses and nonprofits located in underserved rural and urban communities.

**Benefits** 

Receive between \$5,000 - \$750,000 loans.

Loan recipient characteristics

Specializes in triple-bottom-line West Virginia enterprises that are otherwise difficult to fund.

For more information Point of Contact: Marten Jenkins Phone: **304-870-2207** Email: mjenkins@conservationfund.org ncifund.org

## 106. Wyoming County EDA

Provides capital that small businesses need to start and grow in southern West Virginia.

#### Benefits

Receive between \$5,000 - \$50,000 loans.

#### Loan recipient characteristics

Fills gaps in small business capital needs that are not addressed by other lending institutions. Partners with other lending institutions to maximize the leveraging of loan funds.

For more information Phone: **304-732-6707** wyomingcounty.com/loan-programs.aspx

## 107. Woodlands Development Group and Community Lenders

A community development financial institution serving Barbour, Tucker, and Randolph counties.

**Benefits** 

Receive between \$4,000 - \$100,000 loans.

Loan recipient characteristics

Focused on housing and community development, downtown redevelopment, community facilities and planning and small business lending.

For more information Phone: **304-636-6495** wdgwv.org

## 108. The United Federal Credit Union, Morgantown

A community development financial institution focused on West Virginia business opportunities.

## Benefits

Receive between \$25,000 - \$100,000 loans.

Loan recipient characteristics

Focused on home construction and small business financing.

For more information Point of Contact: Vicky Metts, Vice President of Operations Phone: **304-225-1902** tufcu.org

# 109. New River Gorge Regional Development Authority

An alternative finance option focused on Fayette, Raleigh, Nicholas and Summers counties.

Benefits

Receive between \$7,500 - \$200,000 loans.

Loan recipient characteristics

Serves as an alternative source of financing to those who do not have access to capital through traditional sources.

For more information Phone: **304-254-8115** Email: info@nrgrda.org nrgrda.org

## 110. Center for Rural Health Development

A community development financial institution focused on healthcare expansion opportunities in West Virginia.

#### Benefits

Receive between \$50,000 - \$200,000 loans.

#### Loan recipient characteristics

Eligible borrowers include hospitals, private physician and dental practices, community health centers, long-term care providers, behavioral health providers, pharmacists and others.

For more information Phone: **304-397-4071** wvruralhealth.org

## 111. Mid-Ohio Valley Regional Council

A community development lender in central West Virginia counties.

**Benefits** 

Receive between \$2,000 - \$250,000 loans.

Loan recipient characteristics

Focused on companies in Ritchie, Wood, Pleasants, Jackson, Calhoun, Roane, Tyler and Wirt counties with limited offerings to Doddridge, Gilmer, Mason and Tucker counties.

For more information Point of Contact: Carol Jackson Phone: **304-422-4993** movrc.org

# 112. The Progress Fund

A Greenburg, PA, alternative lender for hard-to-finance projects.

Benefits

Receive between \$50,000 - \$1,000,000 loans.

Loan recipient characteristics

Can be used to restore old buildings or finance a tourism or hospitality business.

For more information Phone: 724-216-9160 progressfund.org

113. West Virginia Economic Development Authority (WVEDA)

An alternative lender for West Virginia companies that emphasizes job creation in its lending criteria.

Benefits

Receive between \$50,000 - \$10,000,000 loans.

Loan recipient characteristics

Loans can be used for manufacturing, distribution centers or technology-based companies.

For more information wveda.org

# 114. Boone County Community and Economic Development Corporation

Has assisted new and expanding small businesses with working capital through a regional microloan program.

#### Benefits

Receive between \$2,000 - \$10,000 loans.

## Loan recipient characteristics

The goals are to aid in the development of small businesses and to create and preserve jobs in Boone, Logan, Lincoln and Mingo counties.

For more information Phone: 304-369-9118 boonecountywy.org/programs.php

## 115. Charleston Main Street CWVenture MicroLoan Program

Under this lending program, CMS provides small startup or expansion loans.

Benefits

Receive between \$500 - \$5,000 loans.

Loan recipient characteristics

Loans can be used for projects including working capital, real estate, capital improvements, machinery and equipment.

For more information cwvmainstreets.org/cwventure-microloan-program.html

# 116. Regional Development Funding Corporation (RDFC)

Based in Pittsburgh, RDFC offers SBA's 504 loan program throughout West Virginia.

## Benefits

Works with business operators and other lenders to craft loan packages.

## Loan recipient characteristics

Available for most qualified small businesses that meet the collaborative loan package requirements.

For more information rdfcpgh.wordpress.com/504

## Targeting impact businesses

## 117. RSF Social Finance

Funds diverse company founders working toward solutions that deliver social, economic and ecological benefit.

## Benefits

Receive between \$200,000 - \$5,000,000 loans.

## Portfolio company characteristics

Funds companies whose mission drives what they do and how they do it. For example, use of funds includes creating new opportunities for youth or preserving farmland.

For more information Email: info@rsfsocialfinance.org rsfsocialfinance.org

# REFERENCE

## Grant opportunities for West Virginia small businesses

## Targeting small businesses/PAGE 6

- 1. West Virginia University Demo Day
- 2. Robert C. Byrd Institute Agriculture Technology and Innovation Student Competition
- 3. Robert C. Byrd Institute Early Stage Funding
- 4. Governor's Guaranteed Workforce Program
- 5. Wheeling Heritage Foundation's Show of Hands Grant
- 6. U.S. Department of Agriculture's Value Added Producer Grants
- 7. FedEx's Small Business Grant
- 8. Visa Everywhere Initiative Grants
- 9. LendingTree Grants
- 10. Chase Mission Main Street Grants
- 11. National Association of the Self-Employed's Growth Grants

# Targeting high-tech companies/PAGE 12

- 12. TransTech Energy Conference Pitch
- 13. U.Pitch
- 14. Hello Tomorrow Global Challenge
- 15. U.S. Small Business Innovation Research Grants (SBIR)
- 16. U.S. Small Business Technology Transfer Grants (STTR)

## Targeting women- and veteran-owned businesses/PAGE 14

- 17. SBA's InnovateHER Challenge
- 18. WomensNet's Amber Grants
- 19. The Halstead Grant
- 20. Eileen Fischer Foundation's Women-owned Business Grant
- 21. Huggies' MomInspired Grants
- 22. The McCormick Foundation's New Media Women Entrepreneurs Grants
- 23. StreetShares Commander's Call Veteran Business Award

# Targeting companies in West Virginia/PAGE 18

- 24. Mountain State Capital
- 25. High Tech Consortium Foundation's INNOVA
- 26. WV Jobs Investment Trust's WVCAP Seed Capital Co-Investment Fund
- 27. Bright Enterprises
- 28. Tri State Angel Investment Group

## Targeting companies within a region that includes West Virginia/PAGE 21

- 29. RTP Capital Associates
- 30. Triangle Angel Partners
- 31. Contender Capital
- 32. Solidarity Capital Group
- 33. Bull City Venture Partners
- 34. Idea Fund Partners
- 35. Bluetree Venture Fund
- 36. Adams Capital Management
- 37. Incline Equity Partners
- 38. Draper Triangle Ventures
- 39. Tecum Capital Partners
- 40. PNC RiverArch Capital

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- 41. Savage Grant OZF
- 42. 1787 Capital OZF
- 43. Access Ventures OZF
- 44. Affordable Housing OZF
- 45. EJF OZF
- 46. Garnett Station Partners OZF
- 47. Obsidian OZF
- 48. Opportunity Development Group OZF
- 49. OPZ Capital OZF
- 50. Peachtree Hotel OZF
- 51. Saxum OZF
- 52. Sixty West OZF
- 53. Strategic OZF
- 54. Fundrise OZF
- 55. EJF Capital OZF
- 56. Enterprise Community Partners OZF
- 57. EquityMultiple OZF
- 58. North Country Growers OZF
- 59. Alpha Capital Partners OZF

- 60. Hypothesis Ventures OZF
- 61. Wefunder OZF
- 62. Revolution OZF
- 63. Goldman Sachs OZF
- 64. Sound West Realty Capital OZF
- 65. Virtua Partners OZF
- 66. Cresset Capital OZF
- 67. OPZ Capital OZF
- 68. Skybridge Capital OZF
- 69. Normandy Real Estate Partners OZF
- 70. Somerset Partners OZF
- 71. Berkadia OZF
- 72. Capri Capital Partners OZF

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- 73. Impact Growth
- 74. 1M/1M
- 75. DreamIt Ventures
- 76. 500 Startups
- 77. IBM

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- 78. Impact America
- 79. Village Capital
- 80. Sustain VC
- 81. Bain Capital Double Impact
- 82. InvestEco
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- 106. Wyoming County EDA
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- 112. The Progress Fund
- 113. West Virginia Economic Development Authority (WVEDA)
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- 115. Charleston Main Street CWVenture MicroLoan Program
- 116. Regional Development Funding Corporation (RDFC)

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117. RSF Social Finance



