Opening Doors
VCC Transforms Needs to Results

**Mission**
To support housing and community development ventures, increase jobs, and build sustainable communities by offering flexible financial products and advisory services.

**Five Year Vision**
To be the first choice for innovative capital and collaborative leadership promoting vibrant local communities and enhanced quality of life.

**COMMUNITY NEEDS**
- Affordable Housing
- Job Creation
- Health Care
- Main Street Revitalization
- Healthy Foods
- Small Business Lending
- Local Investment

**HELP!**
WE HAVE SOLUTIONS!

**WE HAVE SOLUTIONS!**

**COLLABORATIVE LEADERSHIP**
- Mobilizing Strong Collaborations
- Invigorating Local Communities

**INNOVATIVE CAPITAL**
- Lending $50–$60 Million a Year
- Over $100 Million in Assets

**WE HAVE SOLUTIONS!**

**MISSION FOCUS**

**IMPACT**
- POSITIVE RESULTS
  - Higher Standard of Living
  - Sustainability
  - Quality of Life
  - Strong Small Businesses
  - No More Food Deserts
  - Vibrant Local Economies
  - Thriving Communities

**LET'S WORK TOGETHER**

**CHANNEL OUR RESOURCES**

**POSITIVE RESULTS**
- Higher Standard of Living
- Sustainability
- Quality of Life
- Strong Small Businesses
- No More Food Deserts
- Vibrant Local Economies
- Thriving Communities

**Five Year Vision**
To be the first choice for innovative capital and collaborative leadership promoting vibrant local communities and enhanced quality of life.
In 2013, opportunity knocked and VCC answered. We opened doors along our path and nothing was tentative about our entry. In short, our team enthusiastically embarked on a bright and bold trajectory—and we are both proud and humbled by the results.

Late in 2012, our board challenged VCC to imagine fresh ways to accomplish and measure outcomes. Mission focus is an admirable charge, but impact rules the day. Our leadership team embraced the directive, applied their expertise and creativity, and went to work. We crafted a strategic plan with significant benchmarks to chart our course toward a five-year vision to be the first choice for innovative capital and collaborative leadership promoting vibrant local communities and enhanced quality of life.

**Highlights from 2013**

- Lending increased to record levels—up 19 percent over 2012 and over $61 million in new loans were approved in 2013. We accomplished this through our dedicated team and our belief in forward-thinking community leaders and projects. Our loan officers are respected and connected. Further, VCC has cultivated a reputation for active engagement—listening to needs and creating solutions.

- VCC broadened our platform of support for small businesses. We’ve dedicated a team to small business lending and have introduced programs and outreach designed to bolster bottom lines and strengthen job creation.

- National-level profiles expanded. We stepped into this arena late in 2012 with a grant from the Starbucks and Opportunity Finance Network’s Create Jobs for USA initiative. Since then, we have struck partnerships with Goldman Sachs and the Jessie Ball duPont Fund. Our work with a healthy foods fund was also recognized by the Clinton Global Initiative.

- Mission investing mobilizes resources to expand local impact. We’re attracting the attention of socially conscious investors who want to finance local projects and cultivate opportunity on their own Main Streets. We created several social investment vehicles, recognizing how innovative capital enhances local communities.

All of these measures broaden the impact VCC delivers across Virginia. This year’s annual report features insights into communities, organizations, and individuals. We look forward to continuing our collective efforts. Let’s open more doors, together.
Ginger and John Caskey are committed to creating a business legacy for J.R. Caskey, Inc.
**Small Businesses Welcome**

J.R. Caskey Grading & Excavation has been providing site preparation services for over 29 years. Like many construction businesses, this family-owned enterprise faced significant challenges in 2008 and throughout the great recession. The Caskeys tightened their belts, focused their marketing, and worked hard to keep the business going. VCC stepped in to help with more favorable terms and offered support with a “can-do” attitude. Today, J.R. Caskey has redefined their vision, rising to a new market above and beyond their pre-recession operations. The company is healthy, happy, and hiring.

**Support for Job Creators**

VCC stands by small businesses across Virginia. This past year brought new resources and focus on job creation through the expansion of our small business lending program.

Each business has a specific culture and need. VCC small business specialists are attuned to this and work closely with owners to identify goals and extend financing to advance that vision. We’ve done capital financing, equipment loans, and lines of credit. We are flexible and supportive. Our focus on the needs of small business and national trends has generated a range of helpful finance programs. Asset-Based Lending supports government subcontractors as they advance to prime contractor level. Technical assistance combines with capital to construct a well-grounded platform for expansion and growth resulting in job creation.

VCC mobilizes support for small businesses through high-profile collaborations as well. A partnership with the *Goldman Sachs 10,000 Small Businesses* initiative provides access to education for entrepreneurs along with a robust lending program. Innovative finance instruments like angel funds, crowdfunding, and entrepreneurial programs are percolating with our small business team. Our Virginia Fresh Food Loan Fund received accolades from the Clinton Global Initiative and will foster healthy food enterprises.

Across the landscape, our teamwork with local job creators and national names translates to more opportunity and abundant welcome mats.

**MISSION ACCOMPLISHED**

Wayne Waldrop, VCC’s Small Business Lending Manager, has been advising entrepreneurs and small business owners for over 30 years. Colleagues Paul Nolde and Jacob Willis deliver a sophisticated understanding of the newest finance vehicles and small business assistance.
Conducted in 1954, the exact year of the U.S. Supreme Court Brown vs. Topeka decision, the Armstrong Elementary School is an example of so-called “equalization schools” built to stave off integration by offering “separate but equal” amenities for African American students. Operating as part of the Lynchburg School System from 1954 to 1977, the facility served as a private school for children with disabilities until 2002. Rush Lifetime Homes appreciated the past and potential of the building and purchased it from the city. VCC knows how to work with myriad sources to make important projects happen, and the Armstrong School is no exception. Partners for this project include: VCC, an Affordable Housing Program Award from the Federal Home Loan Bank in Atlanta, HOME funds from Virginia’s Department of Housing and Community Development and the City of Lynchburg, a loan from Virginia Housing Development Authority, and grants from several private foundations. Tax credits, syndicated by the Virginia Community Development Corporation, further incentivize this project, creating 28 apartments for people with disabilities and low incomes.

Preserving History, Creating Homes

Diversity of housing stock contributes to the overall health of a town. Everyone deserves a safe, comfortable place to live. And expanding affordable housing for citizens is a core principle at VCC. We’ve been placing or repairing roofs over heads for years. As a result, we’re current on housing and development trends, often providing sound fiscal advice and investment options for partnerships. We’ll eagerly discuss a pro forma or development plan, assess project viability, and offer advice to broaden success. VCC has a strong record in mixed-used development, combining commercial space with housing units to bolster downtowns.

VCC’s flexible and creative lending team identifies ways to secure and strengthen the necessary finances to make a project flourish. In many projects, VCC participation is the key to unlocking a deal.
Rush Lifetime Homes’ Board Member Stephen Joseph serves as a persistent advocate for housing options for all.
Pioneer Administrator Jeanette Filpi knows the renovations will enhance her daily goal: help staff effectively serve the community.
Access to Health Care

The medical facility in Patrick County opened in 1962 and serves a Medically Underserved Area. Important to the community and region, the hospital has faced possible closure in the past and was hard-pressed to maintain service offerings. When Pioneer Health Services, Inc. assumed control of the facility in 2009, only the emergency department was fully operational. VCC provided critical acquisition financing accompanied by a grant from the Tobacco Commission to resume full functions. Employment ramped up from 35 in 2009 to 140 in 2013. Pioneer is now completing a comprehensive modernization of the dated facility. Partners for the Common Good is a participating lender in this New Markets Tax Credit transaction. The hospital is currently in contention for the U.S. Small Business Administration’s Small Business of the Year in the Virginia Southern Region.

Care for Community

Access to pediatric care or a dentist or mental health services can positively impact a rural population for years. VCC has been deeply involved in the establishment of medical facilities in Virginia communities for many years now. Rural hospitals face operational challenges. Administrators and on-site directors regularly comment on the savvy advice from VCC, a distinction that can advance forward progress for both small and large projects.

New Markets Tax Credits have been utilized in several health care facilities funded through VCC. Our lending team is knowledgeable in this complex equity incentive. We also know how to work in tandem with capital campaigns—a common financing approach in underserved areas.

Hospitals create jobs. Blood pressure indices aren’t the only numbers improving in Patrick County these days. Access to health care contributes to a strong economic foundation.

MISSION ACCOMPLISHED

Dawn DeHart, VCC’s Senior Loan Officer, wields a powerful range of instruments to our clients’ advantage. Some of Virginia’s greatest demands exist in communities with the lowest availability of resources so working with Chief Financial Officer Clyde Cornett to craft sophisticated financial offerings is commonplace.
When Opportunity Knocks

President Keith Sanders tells a story about the launch of Classic Creations: he was contemplating colors for the corporate brand and his wife noted how appealing the Seattle Seahawks’ palette was. Sanders agreed and now the company logo stands out with its green, blue, and silver in the halls of a Carroll County Industrial Park warehouse. Landing the high-tech screen printing and embroidery company involved coaching by County Administrator Gary Larowe who championed the project to prospective stakeholders, including the Virginia Tobacco Commission, the Blue Ridge Crossroads Economic Development Authority, Virginia’s aCorridor, and the Town of Hillsville. VCC’s Shaun Rai was the lending deal maker on the job, which promises to create 55 new jobs. Scoring the project was heralded across the Commonwealth as a high-profile win over a North Carolina site. Ample sports metaphors are on the mark here as a core sector for the business includes NFL, MLB, NASCAR, and NHL brands.

It Takes a Village

Community and economic development work takes time and partners. In today’s highly competitive business recruitment climate, finding the right mix of financing and site enhancements requires a flexible and proactive mindset. Sometimes jobs are created from home-grown talent and assets already in place; sometimes recruitment is key.

Our lending team practices collaborative leadership along with active listening. VCC applies a community acceleration approach—drawing expertise from Main Street revitalization and job creators. Further, we know where to find and apply incentive tools like grants, tax credits, and technical assistance.

VCC’s Community Investments & Impact (CI&I) consulting team expands horizons and dialogue, helping localities advance economic revitalization initiatives and catalyzing employment opportunities for towns and cities of all sizes. Our CI&I team works with creative funding instruments to support community economic development. Local investments serving a specific program or project can be accomplished in a number of ways. Socially conscious investors earn both a financial and social return when they support local initiatives. We bring national partners to the landscape, collaborating on programming to accelerate development goals. For example, a Program-Related Investment (PRI) with the Jessie Ball duPont Fund leverages support for housing and employment strategies in underserved areas. Neighborhood or city—VCC can help deliver opportunity to your doorstep.

MISSION ACCOMPLISHED

VCC’s Community Investments & Impact team creates cohesive and well-articulated game plans to help localities reach their goals. Mission focus at VCC places a high premium on restoring economic vitality to communities and Bob Adams and Neal Barber, VCC consultants, are tireless in their pursuit of solutions.
Carroll County Administrator Gary Larrowe and Classic Creations President Keith Sanders tour the newly opened facility in Hillsville.
HEALTHY FOODS

Many urban residents struggle to access healthy foods. VCC has been working on an initiative to eliminate food deserts through a “Get Fresh” program in the East End of Richmond and the Virginia Fresh Food Loan Fund, designed to expand food networks in underserved communities.

Loan Originations as of December 31, 2013

- Affordable Housing
- Economic Development

VCC & Community Capital Bank of Virginia Offices

VCC Office

Virginia Regions*

- Central
- Eastern
- Richmond
- Southwest
- Northern
- Hampton Roads
- Southside
- Valley

* Weldon Cooper Center for Public Service

REVITALIZED DOWNTOWNS

VCC’s focus on community and economic development strategies for Main Streets spans large and small localities. Our experience and mission focus accelerates planning to implementation. Social or impact investing directs resources to local projects.
Full recovery from the 2008 recession is still in process. VCC lending and technical assistance programs support job creation, which results in stronger communities and robust local economies. Since 2005, we have helped retain and create 1,958 jobs.

Our professionals know how to bring all stakeholders to the table, including potential funders, “sparkplugs,” and local and state agencies. As a result, buy-in and decision-making are synchronized and targeted.
Condensed Consolidated Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2013</td>
<td>2012</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash &amp; cash equivalents</td>
<td>$6,153,436</td>
<td>$7,335,563</td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>147,000</td>
<td>533,000</td>
</tr>
<tr>
<td>Investments</td>
<td>17,908,938</td>
<td>12,936,743</td>
</tr>
<tr>
<td>Loans, net of allowance for loan losses of $730,874 in 2013 and $623,437 in 2012</td>
<td>75,129,808</td>
<td>63,230,629</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>375,856</td>
<td>306,076</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>642,885</td>
<td>421,791</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,500,532</td>
<td>1,559,364</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$101,858,455</td>
<td>$86,323,166</td>
</tr>
</tbody>
</table>

|                |            |       |
| **LIABILITIES AND NET ASSETS** |             |       |
| **Liabilities** |             |       |
| Noninterest-bearing deposits | $358,229 | $230,839 |
| Interest-bearing deposits | 56,788,969 | 41,117,577 |
| **Total Deposits** | 57,147,198 | 41,348,416 |
| Borrowings       | 20,184,998  | 22,037,259 |
| Deferred revenue | 611,459     | 116,412 |
| Other liabilities | 389,111    | 495,667 |
| **Total Liabilities** | 78,332,766 | 63,997,754 |

| **Net Assets** |            |       |
| Unrestricted net assets | 21,144,655 | 20,689,894 |
| Restricted net assets  | 1,130,600   | 382,200 |
| Non-controlling interest in subsidiary | 1,251,750 | 1,250,524 |
| Accumulated other comprehensive income (loss) | (1,316) | 2,794 |
| **Total Net Assets** | 23,525,689 | 22,325,412 |

| **Total Liabilities and Net Assets** |             |       |
| **Total Liabilities** |             |       |
| **Total Assets** | $101,858,455 | $86,323,166 |

Total Loans

Total Deposits

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### Condensed Consolidated Income Statement

#### Years Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$4,093,337</td>
<td>$4,210,232</td>
</tr>
<tr>
<td>Investment income</td>
<td>256,950</td>
<td>268,923</td>
</tr>
<tr>
<td><strong>Total Interest Income</strong></td>
<td>4,350,287</td>
<td>4,479,155</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest expense — deposits</td>
<td>675,705</td>
<td>714,395</td>
</tr>
<tr>
<td>Interest expense — borrowings</td>
<td>734,262</td>
<td>768,483</td>
</tr>
<tr>
<td><strong>Total Interest Expense</strong></td>
<td>1,409,967</td>
<td>1,482,878</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>2,940,320</td>
<td>2,996,277</td>
</tr>
<tr>
<td><strong>PROVISION FOR (RECOVERY OF) LOAN LOSSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>for (recovery of) loan losses</td>
<td>107,437</td>
<td>(81,707)</td>
</tr>
<tr>
<td><strong>Net Interest Income after provision</strong></td>
<td>2,832,883</td>
<td>3,077,984</td>
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<tr>
<td><strong>NONINTEREST INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant income</td>
<td>1,585,274</td>
<td>1,405,758</td>
</tr>
<tr>
<td>Other income</td>
<td>808,348</td>
<td>85,616</td>
</tr>
<tr>
<td><strong>Total Noninterest Income</strong></td>
<td>2,393,622</td>
<td>1,491,374</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services</td>
<td>2,597,960</td>
<td>2,263,466</td>
</tr>
<tr>
<td>Management and general services</td>
<td>1,251,554</td>
<td>1,032,042</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>125,830</td>
<td>233,888</td>
</tr>
<tr>
<td><strong>Total Noninterest Expense</strong></td>
<td>3,975,344</td>
<td>3,529,396</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$1,251,161</td>
<td>$1,039,962</td>
</tr>
<tr>
<td>Change in accumulated other comprehensive income</td>
<td>(4,110)</td>
<td>6,438</td>
</tr>
<tr>
<td>Dividends paid on subsidiary’s preferred stock</td>
<td>48,000</td>
<td>25,422</td>
</tr>
<tr>
<td><strong>Change in Net Assets before noncontrolling interest in subsidiary</strong></td>
<td>$1,199,051</td>
<td>$1,020,978</td>
</tr>
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</table>

#### Total Assets

<table>
<thead>
<tr>
<th></th>
<th>In Millions</th>
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</thead>
<tbody>
<tr>
<td>2006</td>
<td>$17</td>
</tr>
<tr>
<td>2007</td>
<td>$29</td>
</tr>
<tr>
<td>2008</td>
<td>$34</td>
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<tr>
<td>2009</td>
<td>$45</td>
</tr>
<tr>
<td>2010</td>
<td>$71</td>
</tr>
<tr>
<td>2011</td>
<td>$86</td>
</tr>
<tr>
<td>2012</td>
<td>$86</td>
</tr>
<tr>
<td>2013</td>
<td>$102</td>
</tr>
</tbody>
</table>
Our Teams

BOARD OF DIRECTORS

Pictured left to right:
Charlie Mills, III
CEO, Salero Employee Benefits Solutions
Michael Schewel
McGuire Woods LLP
Mary Dwyer Pembroke
Director & Senior Counsel – Government Relations, Discover
Dixon Hanna
Retired Associate Provost, Virginia Tech
Kenneth Daniels
Professor of Finance, Virginia Commonwealth University School of Business
Florence Kingston
Director for Department of Development, City of Newport News
William Shelton
Director, Department of Housing and Community Development
Alvin Smuzynski
Retired Executive Director, Wesley Housing Development Corporation
James Harkness, Jr.
Retired Bank President and CEO
Robert Gilliam, Jr.
Retired Bank President and CEO
Jane Henderson
President & CEO, Virginia Community Capital

COMMUNITY ADVOCATE COUNCIL

Pictured left to right:
Mike Hawkins
Managing Director of Community Outreach, Virginia Housing Development Authority
Ed Gerardo
Director, Community and Social Investments, Bon Secours Health System, Inc.
Penny McPherson
VP, Senior Community Development Officer, Wells Fargo
David Baldwin
Executive Director/CEO, Bristol Redevelopment & Housing Authority
Shea Hollifield
Retired, Virginia Department of Housing & Community Development
Kathy Wheeler
President/CEO, Community Business Partnership
Todd Christensen
Executive Director, Southwest Virginia Cultural Heritage Foundation
Overton McGehee
Executive Director, Habitat for Humanity Virginia
Kent Ware
Program Director, USDA Rural Development
Graham Driver
Director of New Market Tax Credits & Project Development Advisor, Virginia Community Development Corporation
Carolyn Spahrer
Deputy Director, Virginia Community Action Partnership
Not pictured:
Steve Galyean
Director, Partnership Marketing Development, Virginia Tourism Corporation
Jim Scott
Retired, Virginia House of Delegates
Kevin Kelly
Managing Director, ECDC Enterprise Development Group
Shelley Murphy
Director of Program Services, Piedmont Housing Alliance
Nancy O’Brien
Retired Public Servant
RICHMOND STAFF
Seated left to right:
Teri Lovelace
Community Investments & Impact Manager
Monique Johnson
Senior Loan Officer
Paul Nolde
Capital Strategist
Jane Henderson
President & CEO
Maron El-Khouri
Customer Sales & Service Representative
Robb Strader
Chief Risk Officer
Caroline Nowery
Community Investments
Standing left to right:
Neal Barber
Community Consultant
Janell Sinclair
Loan Closer
Ginny Hodges
Program Monitor & Analyst
Bob Adams
Advisory Support Consultant
Jeff Sadler
Community Impact
Candace Branch
Credit Underwriter
Wayne Waldrop
Small Business Manager
Jacob Willis
Small Business Lender
Northern Virginia office
Ann Call
Officer Manager & Marketing Coordinator
Costa Canavos
Real Estate Lending Manager
Not pictured:
Randy Gonzalez
Portfolio Manager
James Wallace
Fresh Foods Project Coordinator
CHRISTIANSBURG STAFF
Seated left to right:
Dawn DeHart
Senior Loan Officer
Pat Kietzman
Manager of Administration
Terri Wright
Loan Operations Manager
Teresa Walker
Savings Manager
Ashley Nelson
Financial Reporting Manager
Kim Burchette
Human Resources Manager
Peggy Nixon
Loan Operations Specialist
Standing left to right:
Tom Bridgeman
Director of Operations
Lenore Linkous
Customer Sales & Service Representative
Jeff Dobson
Website & Data Programmer
Carl Virgin
Senior Accountant
Clyde Cornett
Chief Financial Officer
Bill Nguyen
Director of IT
Shaun Rai
Loan Officer
Not pictured:
Terri Faw
Senior Loan Closer
Tim Mattax
Website & Data Manager
Partners & Investors

America Saves
Annie E Casey Foundation
Ariel Ventures LLC
Arlington Partnership for Affordable Housing
B Lab
Ball Office Products
Balzer and Associates
Bank of America
BB&T
Better Housing Coalition
Blue Ridge Health Center Inc
Bon Secours Health System Inc
Bristol Redevelopment and Housing Authority
Brookhill Farm (BHF Inc)
CDFI Assessment and Ratings System (CARS)
C&F Bank
Cabell Foundation
Calvert Foundation
Capital One
CDFI Fund – US Treasury
Community Business Partnership
Community Foundation of the New River Valley
Community Futures
Community Housing Partners
Community Investment Collaborative
CowanPerry
Craddock Cunningham Architectural Partners
Danville Redevelopment and Housing Authority
Danville Regional Foundation
Discover
Domini Social Investments
ECDC Enterprise Development Group
EIW Group
Federal Reserve Bank of Richmond
First Citizens Bank
Global Impact Investing Rating System (GIIRS)
Goldman Sachs 10,000 Small Businesses
Growth Collaborative
Goldman Sachs Foundation
Goldman Sachs Urban Investment Group Inc
Greater Richmond Chamber of Commerce
Greylock Advisory Group
H D Advisors
Habitat for Humanity Virginia
Heron Foundation
Housing and Development Advisors
Housing Virginia
HSBC Foundation
Impact Makers
Institute of Public Health Innovation
Jessie Ball duPont Fund
Klein Hornig LLP
Knowledge Advisory Group
Larson Development
LeClair Ryan
Lighthouse Labs
Locke Lord
Lynchburg Neighborhood Development
Mary Morton Parsons Foundation
Mary Reynolds Babcock Foundation
MG Miller Valuations
Mill Creek Creative LLC
Mission Investors Exchange
Montgomery County Chamber of Commerce
National Housing Trust
Neighborhood Resource Center
New Richmond Ventures
Opportunity Finance Network
People Inc
Piedmont Housing Alliance
Pinnacle Construction
PNC
Project Glade
RAIN Source Capital
REDC Community Capital Group Inc
Richmond City Health District
Richmond City Councilwoman 7th District
Richmond City Department of Health
Richmond City Economic Development
Richmond Regional Planning District Commission
Roanoke Regional Chamber of Commerce
Safe Harbor Title Company
Sensei Development/Pied Ventures
Shalom Farms
Southeast Rural Community Assistance Project (SERCAP)
Southside Community Development and Housing Corporation
Southwest Virginia Cultural Heritage Foundation
Starbucks/OFN Create Jobs for USA
Staunton Creative Community Fund
StellarOne
SunTrust
The Clay Christensen Group
The Community Foundation
TMI Consulting Inc
Town of Glade Spring
Town of Onancock
Tricycle Gardens
Troutman Sanders LLP
US Department of Agriculture
US Department of Housing and Urban Development
US Small Business Administration
USDA – Rural Development
Virginia Community Economic Network (VCEN)
VCU Medical Center
Virginia Asian Chamber of Commerce
Virginia Business Incubator Association
Virginia Community Action Partnership
Virginia Community Development Corp (VCDC)
Virginia Community Healthcare Association
Virginia Department of Business Assistance
Virginia Department of Health
Virginia Department of Housing and Community Development
Virginia Downtown Development Association
Virginia Housing Coalition
Virginia Housing Development Authority
Virginia Saves
Virginia Small Business Development Centers
Virginia Small Business Financing Authority
Virginia Tobacco Commission
Virginia Tourism Corporation
Waukesha Development Inc
Weldon Cooper Center for Public Service
Wells Fargo
Williams Mullen
Eight Years of Impact at VCC

Loan Originations
Over $212 million
• Leveraged total $358 million
• Total project impact $570 million

Affordable Housing
4,676 units with 1,125 new and 3,551 rehabbed

Jobs Created
1,958 with 1,283 new and 675 retained

Real Estate Development
4,421,165 square feet of new and rehabbed housing and 1,376,999 square feet of new and rehabbed commercial

Savings
Total deposits at $58.2 million

Advisory Services
Over 7,500 hours of assistance

Accreditations

Memberships

Production Credits
DESIGN: Literati | COPYWRITING: Mill Creek Creative, LLC | PRINCIPAL PHOTOGRAPHY: Dennis McWaters and Taylor Dabney | PRINTING: Worth Higgins and Associates
Let’s do more, together!

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Fax: (540) 260-3164

100 West Franklin Street
Suite 200
Richmond, VA 23220
Phone: (804) 344-5484
Fax: (804) 344-5451

7001 Loisdale Road
Springfield, VA 22150
Phone: (703) 778-9920

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